

GOODNESS GRACIOUS ME...

The Queen's terrible week in India
WEEKEND

WIN THE TOP 100 CDs PLUS

Eddie Izzard in New York
METRO

THE SATURDAY TIMES

Your complete reading package for a perfect weekend



MONDAY

THE TIMES FOR ONLY

10P

EVERY MONDAY

Brown rules out single currency for lifetime of this Parliament

BY PHILIP WEBSTER
POLITICAL EDITOR

GORDON BROWN is on the verge of ruling out British membership of a European single currency before the next general election.

The Chancellor will, as expected, announce over the next few weeks that Britain will not join the first wave of monetary union on January 1, 1999. But at the same time he will act to protect the economy from damaging speculation about the Government's long-term intentions by making plain that Britain will not join in the present Parliament.

The decisions follow a five-month internal Treasury study on the tests set by Mr Brown for British entry and have been agreed with Tony Blair.

The approach runs directly counter to recent speculation that Britain would enter soon after the 1999 launch date. And it will dramatically change the political

landscape: ministers' fears that the Government could get bogged down in a full-scale row over the pound will disappear.

The Chancellor gives the clearest signal so far of the Government's intentions in an interview today with *The Times* in which he speaks of his optimism about the economy. He says that he will make the announcement to Parliament before the end of the year, but he emphasises that it comes when he is ready and that he will not be rushed.

While making plain that the Government must keep open its long-term options for joining a single currency, he says that he is determined not to make the mistake of the Conservative Government over the European exchange-rate mechanism when it kept saying that it would join when "the time is right". It left open the possibility that it could join the next day or the next month with the result that every "waking hour" of the Tory government was dominated by the prospect. In

the end, he says, it was forced to make the decision to go in for short-term political reasons rather than in the long-term national economic interest.

Mr Brown says he will not fall into the same trap. Having repeated that it was "highly unlikely" that Britain would enter in 1999, he adds: "If we do not join in 1999

Interview... Page 2
Leading article... Page 23

our task will then be to deliver a period of sustainable growth, tackle long-term weaknesses in the UK economy and to continue to press for reform in Europe."

The Cabinet will make a formal decision on the announcement of Britain's intentions shortly — but it is clear that Mr Brown and Mr Blair are at one. The Prime Minister will no doubt be questioned on the subject when he sees

Helmut Kohl, the German Chancellor, at Chequers on Monday.

Recent reports suggesting that the Government was likely to join at an early opportunity did not emanate from Treasury sources. *The Times* understands, but from pro-European ministers said to be out of the decision-making loop. Contrary to suggestions in some of those reports, Mr Brown has privately believed for some time that early entry would be impracticable.

However, he has been anxious to assure Britain's European partners — particularly with the British presidency of the EU starting on January — that the Government has no differences of principle with them over EMU but that it can take a decision to enter only if it is Britain's interests.

Mr Brown also takes the opportunity in the interview to kill any suggestion that the Government would stage a "testing-the-water" referendum before a Cabinet

decision recommending that Britain should go in. Britain would enter only after a referendum and that would come after a Cabinet decision, he says.

Of the 1999 option the Chancellor says: "We said in our manifesto and it remains true today that it is highly unlikely that Britain could join in the first wave. The questions we have been asking are: is our economic cycle out of line with our European partners; are there long-term changes we must make to ensure our economy is sufficiently flexible to cope with shocks; and has British business had time to prepare?"

Mr Brown says the EMU decision is one of the biggest the country will have taken since the war. The Government, he says, believes that Britain must be a leading player in Europe. It also believes that it would be folly to close down options, given that the single currency could have advantages. "We will be in the chair when vital decisions are made.

Decisions affect us whether we are in or out and we must be in a position of strength and influence to make sure the right decisions are taken in or out.

"I am determined that if we were to join EMU we would do so in a way and at a time which strengthens our economy and boosts growth and jobs and not before."

Although the Tories will welcome the news publicly, it will not suit them strategically. William Hague has hardened his party's anti-EMU line and had been hoping to use a campaign against early entry to revive his party's fortunes.

There are wider political reasons why Mr Blair and Mr Brown do not wish to enter early. They want to make the most of Labour's huge mandate and parliamentary majority to push through their reforming agenda. A massive political dispute over the single currency could only deflect them, and some ministers believe, lessen their chances of winning next time.

INSIDE

Anger over courts reform

Lawyers were infuriated when Downing Street released details of plans to replace most civil legal aid with a "no win, no fee" scheme. They said the reforms would make the courts inaccessible to many people. They were further angered because details were leaked to journalists ahead of the Lord Chancellor's speech to the Law Society today. Page 2

Teacher's terrible artistic old boys

A mild-mannered art master has disclosed that he was the teacher who unleashed Britain's two most notorious young artists, Damien Hirst and Marcus Harvey. David Wood, 60, said he once borrowed jars of animal remains from a laboratory for a lesson with Hirst. Page 8

WEATHER	32
CROSSWORD	32
COURT & SOCIAL	24
LETTERS	23
OBITUARIES	25
JOHN LLOYD	22
LEADING ARTICLES	23
SHARE PRICES	26
UNIT TRUSTS	50
THEATRES	21
VALERIE GROVE	21
GO	45-49
BUSINESS	26-31, 50
MONEY	51-64
SPORT	33-43
WEEKEND	
GARDENING	6-8
PROPERTY	10-12
TRAVEL	21-29
FAITH	13
PETS	14
SHOPPING	4, 5
COUNTRY LIFE	17
COURSES	19
RENDEZVOUS	30
GAMES	30, 31

Buying The Times overseas
Australia \$20.00; Belgium 2 Fr 110;
Canada \$12.50; Chile 2000; Cyprus £1.20; Denmark 18.00;
France 18.00; Germany 18.00; Greece 18.00;
Italy 1.4.50; Luxembourg 18.00;
Malta 45c; Netherlands 11.00;
Norway 18.00; Portugal 18.00;
Spain 18.00; Sweden 18.00;
Switzerland 18.00; USA \$15.00.



Karl Lagerfeld harked back to Chanel's past with twenties-style beach belles in boy-legged swimsuits at his ready-to-wear show in Paris yesterday

Chanel swimmers recall glory days

FROM GRACE BRADBURY, STYLE EDITOR, IN PARIS

KARL LAGERFELD took Chanel back to its glory days, relaxed roots yesterday with a ready-to-wear show that may have been short on drama, but which will have delighted the women who actually buy the clothes.

From boy-legged swimsuits to the famous suit, Lagerfeld paid homage to Coco Chanel's revolution of the 1920s and 30s when she released women from formal dressing and elaborate hair and make-up.

Her classics, many inspired by the ease of menswear, were clothes for the active, modern woman: simplicity with the highest level of finish. The basics — cardigan shapes, loose trousers, little jersey

— were designed to be put on and forgotten. And so it was again yesterday with Lagerfeld's sleek and modern collection. Though the models were dressed in simple, unadorned clothes, it was dominated by two-tone palettes. Trousers were long and slouched, or cropped to the calves. Skirts were maxi, or just above the knee.

What everyone looks for at Chanel are the suits. Here, the gilt buttons returned on slubbed tweeds and speckled colour mixes inspired by the paint effects of Kandinsky — another star of the "Coco" era.

Hollywood fashion, page 5

Branson takes on the big banks

BY MARIANNE CURRIE

RICHARD BRANSON'S Virgin empire, which already spans an airline, cinema networks, soft drinks, record stores and financial services, has launched its own banking operation in direct competition with the biggest names on the high street.

The move is his most daring venture to date. The UK banking scene is extremely competitive and undergoing one of its most turbulent phases.

Mr Branson, who yesterday donned red pin stripe and bowler hat to launch the venture, called it "revolutionary". He has not applied for a

banking licence and will be running the operation, called Virgin One, in a link-up with the Royal Bank of Scotland.

Rival banks dismissed the move as a gimmick and told Mr Branson that he would find the marketplace tough. "This product has a limited market and will have little effect on our current account business," said Gordon Rankin, Barclays' head of personal banking.

Nevertheless, Mr Branson intends to capitalise on the public's dissatisfaction with existing banks and promises to "turn personal banking on its head".

His 24-hour service will

offer customers a single account encompassing mortgage, loans, current account and deposit accounts. However, it has attracted criticism from consumer groups who warned that the repayment scheme for mortgages and loans is so flexible that people might be tempted to delay repaying their mortgage and plunge into serious debt.

Applicants have to start up or switch their mortgage to Virgin and must be not less than five years from retirement. There is no penalty for paying the mortgage off early but customers must have their salary paid into their account.

The operation, which offers

cash withdrawals, Switch and Visa cards and cheque books, will be run by RBS co-ordinated from a Virgin centre in Norwich.

The move gives RBS a much-needed foothold in England and gives it the opportunity to cash in on the remortgaging market. RBS already sells its own mortgages and branded products for Tesco and Direct Line.

Customers will decide how much money they will need to meet their needs, and a credit limit will be agreed up to three times annual salary.

Commentary, page 29
Weekend Money, 53, 54

Modern martyrs find their niche over Westminster Abbey door

BY RUTH GLEDHILL
RELIGION CORRESPONDENT

STATUES of ten 20th-century saints and martyrs are to be placed in niches above the great west door of Westminster Abbey, the abbey authorities announced yesterday.

But the decision provoked criticism that not one of the ten is British. They include Martin Luther King, the American Baptist civil rights campaigner, murdered in 1969, and Oscar Romero, the Roman Catholic Archbishop of San Salvador, shot while saying Mass in 1980. The Ven

George Austin, Archdeacon of York, said: "I have no objection to Westminster Abbey featuring people from all over the world, but it would have been good to have included a British person because we have our own martyrs as well. They could have included Father Vivian Redlitch, for example, a British Anglican who was beheaded by the Japanese."

John Wilkins, Editor of *The Tablet*, the Catholic weekly, also said he would have liked to see one British martyr included.

The closest to an English representative is the German-born Grand Duchess Elizabeth of Russia, a granddaughter of Queen Victoria who married into the Romanov family and was killed by the Bolsheviks in 1918.

Because the abbey is a Royal Peculiar, coming directly under the personal jurisdiction of the monarch, the Queen was kept fully informed throughout about the project.

None of the country's great medieval churches and cathedrals has so far installed statues of modern saints in

Continued on page 2, col 5

THE SATURDAY TIMES Now Bigger and Better

The Saturday Times has grown and improved, with expanded **SPORT** and more award-winning **WEEKEND MONEY** pages. The enhanced **BUSINESS** pages start on page 27. And the expanded **WEEKEND** section features much more travel.

The extra section devoted to the best of British food

SPORT

Unstable columnists
Darryl Baker,
Frank Leboeuf

The best weekly advice on savings and investment now in Section 2

WEEKEND MONEY GUIDE

Investing lump sums

Vision

The week's TV and radio

FULL INDEX Back Page

Long distance,
UP TO **66%**

CHEAPER
than **BT?**

THINK st

	BT	FIRST TELECOM
London to London	10p	10p
London to Paris	15p	15p
London to New York	20p	20p
London to Sydney	25p	25p

If you've got a BT phone, you can make big savings to over 250 countries by adding First Telecom's service to it. Think first, before you make another long distance call.

FIRST TELECOM
0800 458 6666

Brown: We won't fall into the Tory trap

The 'Iron Chancellor' tells Philip Webster he will not be rushed into announcing decision on EMU

GORDON BROWN'S expected decision to rule out British participation in the single currency for the lifetime of this Parliament is historic.

But it does not mean that the pro-European Chancellor is shutting Labour's door forever on economic and monetary union. Indeed, if Labour goes on to win a second term the prospect of a referendum on a single currency soon after the next election remains strong.

Throughout his interview with *The Times* yesterday, Mr Brown was insistent that any decision on EMU should not be seen in any way as lessening the Government's desire for close co-operation in Europe.

Despite all the "frenzied speculation", he was not going to be rushed into a decision, he said. For five months he and his officials have been studying whether his five tests for British membership have been met.

For the long term, Mr Brown

says, it would be folly to close down the option of entry given that membership of a single currency could have advantages to Britain. "We have regard and influence in Europe following the Amsterdam summit."

"We would lose that influence if we followed the Tory line and ruled out joining. The last Government had a policy of wait-and-see as a way of hiding divisions. This Government will put the national economic interest first."

But he says: "We will only join if doing so is in Britain's national economic interest. ... We said in our manifesto, and it remains true today, that it is highly unlikely that Britain can join in the first wave."

The questions we have been asking are: Is our economic cycle out of line with our European partners; are there long-term changes we must make to ensure our economy is sufficiently flexible to cope with shocks; and has

British business had time to prepare?"

The answers to those questions are clear. Mr Brown will rule out first-wave entry soon.

Indeed he has long doubted whether that or membership this century would be practicable or desirable and has been infuriated by reports suggesting that he has been trying to "bounce" the Prime Minister.

But having decided against going in on January 1, 1999, Mr Brown does not want to have his attempts to put Britain's economy back on track derailed by a continuing wave of speculation about the single currency.

As he says: "I am determined that we will not fall into the trap which the Conservatives fell into over the exchange-rate mechanism by saying they would join 'when the time is right' and implying in doing so that it could join the next day or the next month, allowing



Brown: said decision will be based on long-term interests

that possibility to dominate every waking hour and week of the Government, and then eventually being forced to make the decision for short-term political reasons —

not, as it should have been, the long-term national economic interest.

"If we do not join in 1999, our task will be to deliver a period of sustainable growth, tackle the long-term weaknesses of the UK economy and to continue to press for reform in Europe — in other words to make sure the British tests are being met." The signals were loud and clear.

Although D-Day on EMU is nigh, Mr Brown has plenty on his plate. Next month he is to introduce his first "green" Budget, opening up the process to consultation in advance of the real thing next spring.

When *The Times* interviewed the Chancellor at the end of August, he was refusing to be "blown off course" by worries that the pound was too strong and that he had not done enough in the Budget to dampen down consumer demand. Now he feels vindicated

by events since then and says he is more optimistic that he is on course to get the economy back on track.

But the problems of Labour's inheritance from the Tories, and the inflationary pressures that should have been dealt with earlier, remain.

And in order to get the economy moving further towards a path of sustainable and strong growth, Mr Brown advises that there will be no let-up in the Iron Chancellor's grip.

The imminent Bank of England Bill will reinforce monetary discipline, he says, and the green Budget will show that his determination to rein in public spending will be as strong as ever.

Mr Brown says that this week's £300 million for the health service was found because the money was extracted from other budgets. "We worked within the control totals set by the last Government and we

will continue to work within those totals." And he says that if other departments overspend they will face the same fate as the Ministry of Defence, whose £168 million "fine" helped to make up the health money.

Mr Brown knows that he has a long haul ahead. In Europe, even outside the single currency, he says that he intends to take the lead in promoting a more flexible and dynamic economy.

"This is essential if the single currency is to succeed. In or out, British business and British jobs will be affected by the single currency. That is why we have made promoting employment and flexibility central to our agenda," he said.

Mr Brown continues to talk like a good European. The imminent announcement on the single currency means that he and the rest of the Government may have to work harder over the next few years to prove that.

Leading article, page 23

Lawyers fear poor will lose justice in legal aid reform

By FRANCES GIBB AND NICHOLAS WATT

THE Government provoked a storm of protest yesterday when it outlined plans to scrap the bulk of the civil legal aid scheme in the most radical shake-up of legal services in 50 years.

In a signal of the Prime Minister's determination to confront vested interests, Downing Street released details of a nine-point plan by Lord Irvine of Lairg, the Lord Chancellor, to make the system fairer and cheaper.

The sweeping reforms to the system, whose costs have mushroomed by 115 per cent over the past six years to £1.47 billion a year, will include withdrawing legal aid from most civil actions in favour of the "no win, no fee" scheme. Ministers believe that the reforms will reduce costs and open up the courts to middle-income earners too rich to qualify for legal aid but too poor to risk litigation.

Lawyers gathering for the Law Society's annual conference in Cardiff were further angered that the details they

will hear from Lord Irvine today were given to journalists in London at a briefing yesterday.

Lord Irvine will say: "The legal aid system must develop or decay. ... It must be made a tool to promote access to justice for the needy, not seen by the public as something basically keeping lawyers in business. It is the people's needs that justify our having legal aid in the first place." But

a furor erupted yesterday on the first day of the conference when Downing Street released details of his speech. Lawyers, consumer groups and advice workers warned that the plans would block access to justice for 20 million adults who currently qualify.

Philip Sycamore, president of the Law Society of England and Wales, said: "This is a severe withdrawal of access to justice for many of our citizens. It is very, very disappointing news for consumers. What we are seeing is a considerable curtailment of rights for many people in society, a lot of them very poor and very vulnerable."

He stressed that the Law Society was fully in favour of "no win, no fee" work, which was introduced for personal injury, insolvency and human rights cases two years ago under the last government. But, Mr Sycamore said, it should not be a substitute for civil legal aid.

The Government sought to allay fears about the impact on high-risk claims for medical negligence which lawyers could be reluctant to take on a "no win, no fee" basis. Fears have been voiced that many claimants could be blocked from pursuing action because they would have to take out prohibitively expensive insurance to cover the other side's legal costs if they lost. Sources made clear that Lord Irvine would look carefully at such cases.

zens. It is very, very disappointing news for consumers. What we are seeing is a considerable curtailment of rights for many people in society, a lot of them very poor and very vulnerable."

He stressed that the Law Society was fully in favour of "no win, no fee" work, which was introduced for personal injury, insolvency and human rights cases two years ago under the last government. But, Mr Sycamore said, it should not be a substitute for civil legal aid.

The Government sought to allay fears about the impact on high-risk claims for medical negligence which lawyers could be reluctant to take on a "no win, no fee" basis. Fears have been voiced that many claimants could be blocked from pursuing action because they would have to take out prohibitively expensive insurance to cover the other side's legal costs if they lost. Sources made clear that Lord Irvine would look carefully at such cases.

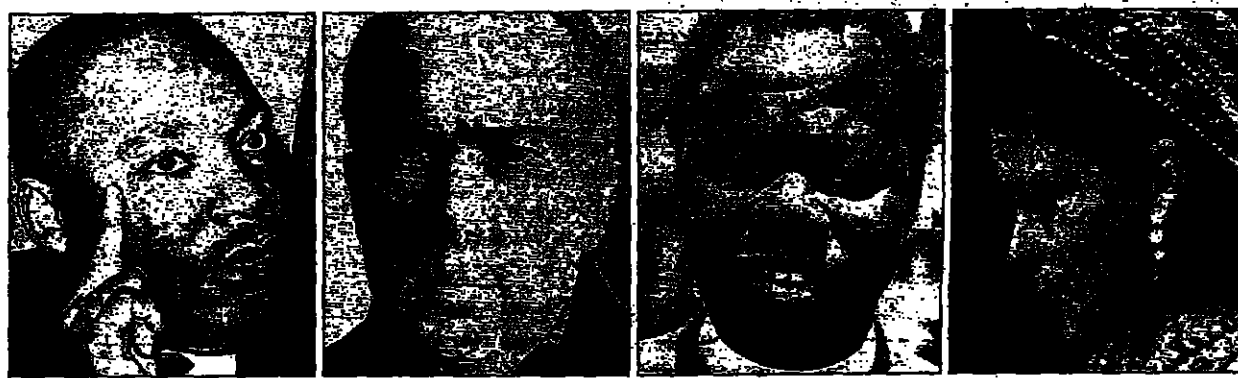
LORD CHANCELLOR'S PROPOSALS

Lord Irvine's nine-point plan will include:

- extending the "no win, no fee" scheme from next April to all civil proceedings, except family cases
- withdrawing legal aid from claims for money or damages, which form the bulk of civil cases
- consultation about legislation to toughen the tests before legal aid is granted for the civil cases that still qualify
- contracts for all civil cases, with the Legal Aid Board buying from lawyers and advice bureaux at agreed prices
- contracting will eventually extend to criminal legal aid, shortening cases like that of the Maxwell brothers
- lawyers must assess the likelihood of a case succeeding. A legal aid contract will depend on the assessments
- exemption from court fees will be extended to those on Family Credit or disability allowances



The vacant niches over Westminster Abbey's great west door and, below from left, four of the modern martyrs to be commemorated: Martin Luther King, Maximilian Kolbe, Archbishop Luthm and Grand Duchess Elizabeth



Continued from page 1

the distinctive external niches that are a feature of Gothic church architecture, although Canterbury Cathedral has commemorated modern martyrs in two books placed in a chapel. The niches on the west front of Westminster Abbey have stood empty since it was built in the late 13th century.

The ten new figures were chosen by an abbey committee chaired by Canon Anthony Harvey, the Sub-Dean, which met over two years. As well as well-known figures such as the German pastor Dietrich Bonhoeffer, murdered by

Modern martyrs

the Nazis in 1945, they include martyrs who have until now achieved little recognition outside their own country, such as Esther John, of Pakistan, a Presbyterian evangelist killed by her Muslim brother in 1960.

Others are Masmeola, of South Africa, a 16-year-old Anglican catechist killed by her mother in 1928; Lucian Tapiedi, of New Guinea, killed by Japanese invaders in 1942; Maximilian Kolbe of Poland, a Franciscan canonised

by the Roman Catholic Church, who was killed by the Nazis in 1943; Wang Zhenming, of China, a Miao Christian pastor killed in 1972 in the Cultural Revolution; and Archbishop Janani Luthm, of Uganda, assassinated in 1977 during the rule of Idi Amin.

The statues will be unveiled next summer in the presence of the Archbishop of Canterbury, Dr George Carey, and world church leaders who will be assembling in Britain for the Lambeth Conference. The statues are being carved by Tim Crawley, head carver with the stonemasons Rattee and Keu.

Loyalists attack parade measures

FROM MARTIN FLETCHER, CHIEF IRELAND CORRESPONDENT

THE Government yesterday unveiled legislation to tackle the hugely divisive issue of parades in Northern Ireland, but loyalists and Unionists swiftly denounced it as draconian, unworkable and yet another sop to republicans.

The Bill would transfer from the Royal Ulster Constabulary to the independent Parades Commission the power to impose conditions on parades where local agreements were unattainable. Conditions would include re-routing and restrictions on size, regalia and music.

It would allow the Commission to consider a wider range of criteria in reaching its decisions. At present the RUC can reroute a parade only if public order is threatened, but the Commission would be able to examine factors such as tradition, disruption and impact on community relations.

The RUC chief constable could appeal to the Northern Ireland Secretary if concerned about a Commission ruling, and the police could intervene

on the day to preserve order. The Secretary would retain the power to ban parades.

The legislation, to be pushed through Parliament before next summer's marching season, is based on January's North Report. Loyalists, who stage the great majority of the 3,000 parades each year, hoped the Commission would also be empowered to rule on displays of nationalist culture.

These would include the behaviour of fans travelling in caravans to Gaelic football and hurling matches. The Bill says the Commission should be empowered to review "public manifestations of cultural identity" other than parades, but not yet. The original draft envisaged a delay of at least a year, but faced with strong Unionist objections this was changed to several months.

David Trimble, the Ulster Unionist Party leader, called the Bill one-sided and accused the Government of retreating on an undertaking to empower the Commission to rule on displays of nationalist culture.

Scottish parliament 'homeless in 2000'

SCOTLAND'S parliament will be homeless when it meets in Edinburgh in early 2000, the Government admitted (Shirley English writes).

The 129 members will make their debut in temporary accommodation, possibly in Edinburgh City Chambers or the former Royal High School at Calton Hill, until a £40million new building is completed.

Donald Dewar, Scottish Secretary, said that the site was unlikely to be chosen until next year, leaving no time to finish the project before the first session.

The delay would allow more time for consultation and "robust" costings of the three possible sites: Calton Hill, Morrison Street car park, and Leith docks.

Dolphin. For a new lease of Life in the bathroom.



Because we're all unique, we all have different needs. Dolphin's range of Walk-In Showers & Power Baths takes into consideration every possible bathing requirement and have made bathing easier, safer, convenient and more comfortable.

- Easy access showers ideal for wheelchairs and walk-in users.
- Half height shower doors, great for assisted bathing.
- Enjoy sit down showering, without the fear of slipping.
- Unique "anti-slip" shower system for ultimate safety.
- Power Baths which gently lift you in and out of the water.
- Dolphin fully install all products professionally.
- Free home advice service and full guarantee.

Showrooms open 7 days a week For your free brochure and further information about Dolphin Special Needs products call free now on 0800 62 62 48

Please send me my free brochure and provide further information about Dolphin Special Needs Bathrooms.

Name _____ Title _____ Address _____

Postcode _____

Please send me my free brochure and provide further information about Dolphin Special Needs Bathrooms. Product, Telephone 0800 62 62 48

Authorised Dolphin Sales Group

FREE 30 day trial with no obligation

WHICHonline
www.which.net

Thinking Internet? Think Which? Online!

FREE unlimited Internet access for 30 days

FREE trial of invaluable Which? information on the Net

FREE CD tour of Which? Online

FREE 'Beginner's Guide to the Internet' booklet

Internet access made easy

Which? Online is the Internet service brought to you by Which?, an organisation respected nationwide for its integrity and trustworthiness. Not only does Which? Online provide the speediest of access to the World Wide Web, an e-mail address and the ability to create your own Web pages, it also gives you exclusive access to a wealth of consumer information on the Internet.

Return the coupon or call the number below and you'll receive a free CD giving you everything you need to get online — plus 30 days' free unlimited Internet access and Which? Online. We'll also send you a complimentary 'Beginner's Guide to the Internet' booklet. Reply today — access to the world's greatest library, and more, is just around the corner!

Sample the Internet and Which? Online for 30 days — free of charge

0645 830 256

Please quote reference number: PJ123

Please call the number above, or return this coupon to: Which? Online, FREEPOST, Hertford X, SG14 1YB.

YES! I would like a FREE CD giving me 30 days' FREE unlimited Internet access and Which? Online.

PLEASE COMPLETE IN CAPITALS

Surname (Mr/Mrs/Miss/Ms/Other)

Forename(s)

Address

Postcode

Your computer requirements You need to have a working IBM compatible personal computer running Windows™. The Internet access software takes about 5 megabytes of hard disk space and needs at least 8 megabytes of RAM to run. You will also need a modem.

The Internet service you can trust

WHICHonline
www.which.net

Ampleforth has much greater expectations

David Charter
on a top school's
alternative to
an 'inadequate'
GCSE literature
syllabus

AMPLEFORTH College, Britain's top Roman Catholic school, has scrapped English Literature GCSEs because the examination is too easy and launched its own 'traditional' alternative.

Chaucer, Fielding and Swift are prominent on the DIY syllabus introduced by the £12,400-a-year college in North Yorkshire — because the GCSE gave too little opportunity to study the greats of English literature.

All 95 boys in their GCSE year at the boarding school, whose old boys include the novelist Piers Paul Read, will take the Ampleforth Literature Certificate next summer. The GCSE has been abandoned after a trial group of 23 boys took the school's certificate this summer and received high praise from the external examiner, a school inspector.

The school's move comes as independent schools are showing increasing dissatisfaction with GCSEs. The Headmasters' and Headmistresses' Conference of leading schools called earlier this month for the abolition of the examinations, saying they failed to prepare students for A-level. GCSEs were introduced a

decade ago to combine the O level and the CSE, which critics felt waned down the demands being placed on students.

Andrew Carter, head of English at Ampleforth, said he had received inquiries from several other independent schools thinking of following his example.

"The GCSE was not delivering what we see as a broad and rich literature course," said Mr Carter. "We had been feeling for some time that the GCSE literature syllabus was becoming too prescriptive in terms of choice of text."

Mr Carter said he also thought it "irrelevant" to compare works, as required by

GCSE. "Comparing a Shakespeare play with a 20th century novel is detracting from the literary qualities of the text itself," he said. "If a text is worth studying, it is worth studying for itself."

The Ampleforth Literature Certificate includes a two-and-a-half hour final examination and three-quarters of the marks are given to coursework, compared to one third at GCSE. This allowed for a more flexible syllabus and more fun, said Mr Carter.

"Dickens' *Great Expectations* was the only substantial text on the GCSE syllabus and there was one Shakespeare play. The choice of poets was frankly disappointing," he said.

Dr Richard Palmer, the external examiner, checked the papers marked by Ampleforth's own teachers, and described much of the work as of A level standard. "The quality and sheer quantity of work achieved is far superior to that required by normal GCSE literature students," he said.

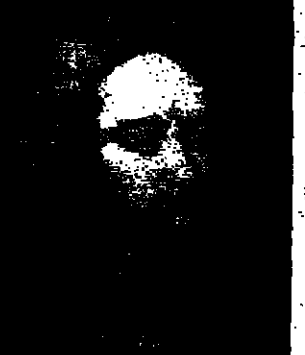
Although independent schools are under no requirement to follow the national curriculum, Ampleforth will still teach the GCSE English language course.

"The great majority of parents have been very supportive of what we are doing," said Mr Carter. He added that he had talked informally to universities, whose reactions had been "positive".

The Qualifications and Curriculum Authority, which approves examination board syllabuses, said it did not recognise the Ampleforth Certificate as an official qualification. "Any school can set any internal examination it likes. It is not a qualification, it is an internal school exam."



Chaucer and Swift are prominent on the new DIY syllabus introduced by the North Yorkshire college



Rebecca Ray, whose novel, *A Certain Age*, was written after she left school at 16

Novel success for teenager who quit school to write

FROM DALYA ALBERGE IN FRANKFURT

A NOVEL written by a girl who left school at 16 because she wanted to write has been snapped up by a leading publisher.

A Certain Age, the story of a 14-year-old that features self-mutilation, sex and drugs, has been bought by Michael Joseph Penguin. It was written by Rebecca Ray when she was 17.

Louise Moore, the company's fiction publisher, yesterday described the story as "completely unputdownable". She added: "She's a real writer. This is not a one-off." The book was offered to her by Patrick Walsh, of the Christopher Little literary agency in London.

At the Frankfurt Book Fair, Mr Walsh called it an "incredibly tough novel ... It's as if Lolita had written a very serious novel. People will be shocked by it. But the shock will be transformed by the quality." Last year Mr Walsh discovered Michael Cordy, a former marketing executive who is now on the way to becoming a millionaire with his first novel.

The book is about a girl from a dysfunctional family exploring her own character through an affair with a 29-year-old man. Although elements of it draw on real-life characters, the young writer

insisted that it was not autobiographical. "It is about innocence," she said.

Miss Ray, who turned 18 this month, grew up in central Wales. She got 8 GCSEs at grade A or A* at Llanidloes School in Powys, but says she felt like a square peg in a round hole in the classroom. "I wanted to do something with my life. I wanted to get started, to write as a living," she said yesterday.

Her father, a guitar teacher and songwriter, and her mother, a ceramicist, had fully backed her decision to leave school. The family was creative, said Miss Ray, who has adopted her grandmother's maiden name in preference to the family name of Dickman. The only pressure from her parents was to "try to create. But that didn't feel like pressure."

Her father, Nick Dickman, recalled that she has been writing since the age of four. "She knows what's going on in the world. She chose a subject people want to know about. It's a fairly hidden world, the teen world. She's talking in the language that kids use at school."

A Certain Age is likely to be published in the new year and Miss Ray is planning a thank-you letter to her English teacher.

A CERTAIN AGE

In this passage from the book, the central character joins some friends for a disco at a community centre:

"I was meeting the girls at seven ... I could tell I looked good when I met Tracy and Danielle at the bridge and they stopped being friendly. Tracy wasn't pretty and she had acne that she covered with cheap foundation. It made her skin into a weird beige colour. She had good legs, and wore belts instead of skirts just to prove it. None of that mattered though. Tracy was going out with Stuart Bailey, and Stuart Bailey was gorgeous. Also, Tracy wasn't a virgin. Danielle was different. She was the prettiest girl in the whole year. Danielle was the captain of the netball team and she didn't let anybody feel her up. She didn't need to."

Baby had old injury, au pair trial told

By TUNKU VARADARAJAN

THE baby boy allegedly killed by his British au pair suffered a brain injury more than three weeks before the day she is supposed to have shaken him to death, a court in the United States was told yesterday.

Dr Jan Edward Lesnina, a forensic neuropathologist from the Chicago Institute of Neurology and Neuro-Reconstruction, said that he had hard evidence that nine-month-old Matthew Eappen had a subdural injury at least three weeks before his admission to a Boston hospital in February.

Louise Woodward, 19, from Eton, near Chester, denies murder. Dr Lesnina said that on February 4, Matthew actually suffered "bleeding in an old injury". Dr Lesnina is the author of the only current textbook on forensic neuropathology, and the first expert medical witness called by the defence.

He said that specimens of Matthew's dura, or brain matter, had "shown a haemorrhage three to four weeks old". In direct contradiction to every medical witness who has preceded him in the trial, he said that Matthew had not been shaken violently on the day he was taken to hospital, and that he could not accept "a reasonable degree of medical certainty" that Matthew's head had been slammed against a hard surface.

Earlier, Elizabeth Ann Lord, headmistress of Helys High School, which Miss Woodward attended, said: "She was absolutely peaceful and non-violent. She was always honest and straightforward." The trial, in Cambridge, Massachusetts, continues.

Killer says jail smokers are a threat to health

By Emma Wilkins

A MURDERER is threatening to take legal action against the Prison Service because he is being made to share a cell with a smoker. Alex Deas, who has served 16 years of a life sentence, claims the smoke is damaging to his health, and wants to be moved to a single cell or to share with a non-smoking inmate.

Deas, 37, who killed a man in a street stabbing, claims his complaints have been ignored by the authorities at Winson Green prison, Birmingham. He is now seeking a judicial review in the High Court of the decision to put him in a cell with a smoker.

His solicitor, Milton Firman, said: "It is the responsibility of the Prison Service to protect the health of prisoners. By ignoring my client's request, they are failing to protect his health, and are endangering his life."

Deas was moved from Sudbury open prison in Derbyshire in March after a "disciplinary problem" and faces the possibility of serving the next 12 months in Winson Green — a closed prison.

"He has been sharing a cell since Easter with first one and then another smoker," Mr Firman said. "He could be in closed confinement for up to another 12 months, so obviously he does not want to spend the next year passively smoking."

A spokesman for the Prison Service said every effort was made to keep smokers and non-smokers separate but the pressures of numbers meant that this was not possible. "He may well be locked up with someone who smokes. Obviously that's something we try and avoid, but it's not the Ritz. Part of prison life is that he may well spend time with somebody else in a cell."

It is every inmate's right to take whatever legal action he wishes, the spokesman added. The threat of litigation comes as two studies claim to show that passive smoking increased the risk of heart disease by 23 per cent and lung cancer by 26 per cent.

As a result of the studies, the Health and Safety Executive said yesterday it would be looking at its guidelines to companies on smoking policies. Employment law specialists believe that no-smoking policies will now spread throughout industry to counter fears of future legal action. Mary Stacey, an employment rights specialist at Thompson's solicitors, said: "It is not correct to say that the rights of smokers are equal to the rights of non-smokers."

Marjorie Nicholson, director of the smoking group Forest, said that the study on passive smoking and heart disease was flawed because it was confined to a group aged 65 and did not spell out other risk factors.

Two Irish housewives are seeking up to £1 million in damages from cigarette companies in a landmark legal action which began in Dublin yesterday. Susan Riley and Ann Moloney, both in their 40s, claim their illnesses, including lung cancer and respiratory problems, were caused by cigarettes and want compensation from the Carrolls, John Player and Gallaher tobacco companies in Ireland.

Traffic wardens want body armour

By Stewart Tindler
CRIME CORRESPONDENT

TRAFFIC wardens are asking the Home Office for bullet-proof and stab-proof vests.

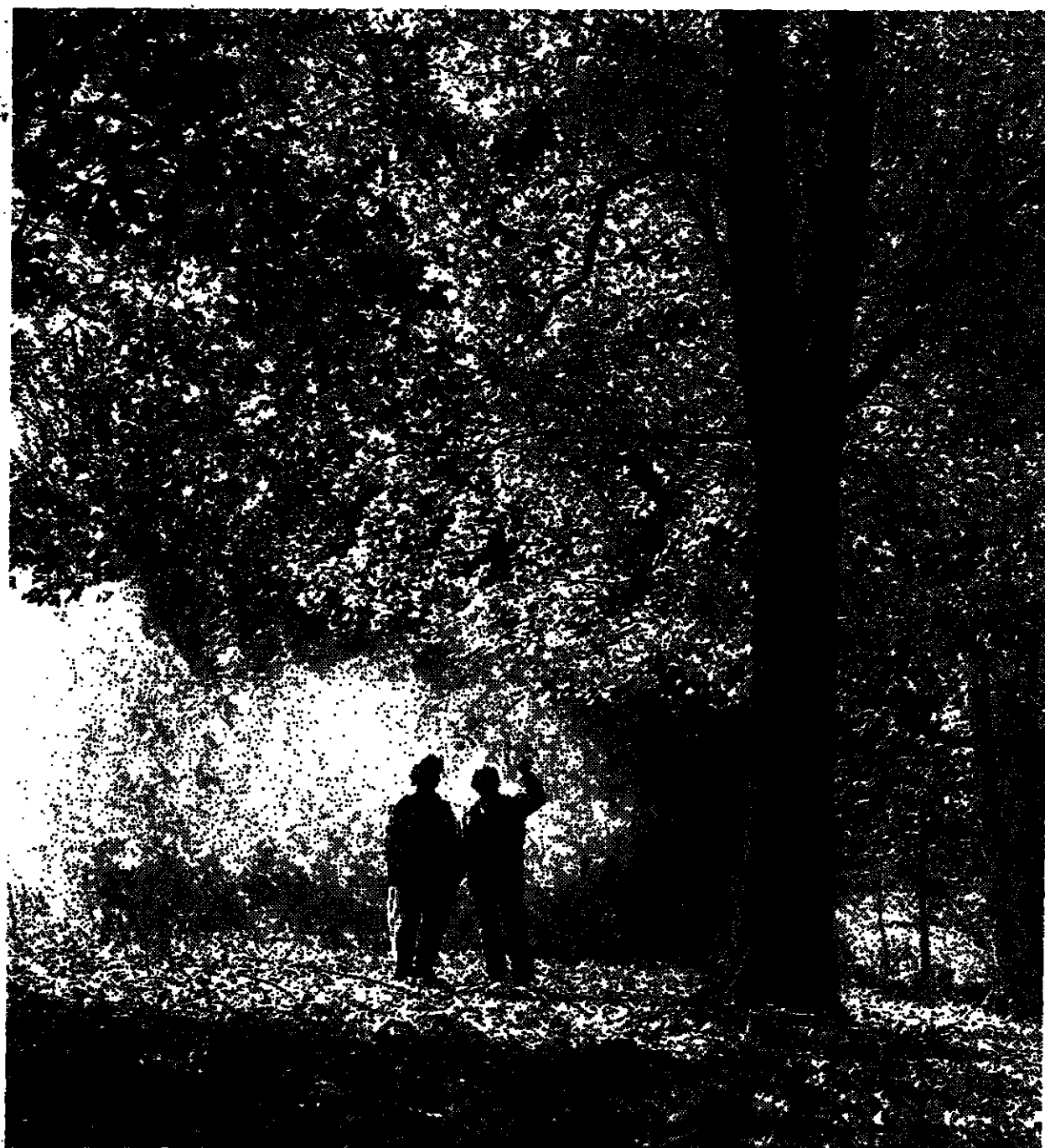
Their appeal was made to a team from the Inspectorate of Constabulary that has been examining better protection and safety for police staff. Many wardens throughout the country expressed fears about being on the streets.

Yesterday Colin Smith, the inspector responsible for the team's report, said that all police staff on the front line should be consulted about protection and equipment. "The wardens generally feel threatened and we do come across wardens who have been assaulted quite seriously," he said. "It came across from quite a few and not just in the big cities."

"Traffic wardens feel that the more they look like policemen the less likely they are to be attacked. I think they do have a valid point. The police uniform does inhibit some people and traffic wardens seem fair game."

In his report Mr Smith, a former Chief Constable of Thames Valley, calls on chief constables to look at the risks wardens face and issue protection if necessary. Wardens could also be taught how to handle difficult motorists tactfully to avoid confrontations and calm conflicts. But he ruled out any suggestion that the wardens might have to carry CS sprays which he urges all forces to adopt.

In the past three years wardens in Wiltshire and Wolverhampton have been shot with air rifles. Others have been dragged behind cars, run over and punched.



If you're a Jack Daniel's drinker we'd like to hear from you. How about dropping us a line at the Jack Daniel Distillery, Lynchburg, Tennessee 37352 USA.

ONLY A VERY SPECIAL WOOD will do when it comes to making charcoal to smooth out Jack Daniel's Tennessee Whiskey.

We only use hard maple wood from high ground. (Creek maple contains too much sap.) It's sawed into strips and burned to make charcoal. Then, that charcoal is packed into room-high vats and a fresh batch of Jack Daniel's is slowly seeped through it, drop by drop. This is charcoal mellowing. It takes lots of time and a very special wood. Luckily, we have plenty of both here in Jack Daniel's country.



JACK DANIEL'S TENNESSEE WHISKEY

Why slapstick clowns are in a mess

By Damian Whitworth

THE clown princes of slapstick comedy, whose knockabout routines leave their audiences as wet and covered in gunge as themselves, are in danger of slipping off the nation's stages. The circus world was warned this week that only one veteran clown in the country is still performing a proper slapstick routine.

World's Fair, the trade newspaper of circus performers, lamented that less earthy, more avant-garde acts have pushed slapstick out of the ring and off the curriculum at circus schools. A tradition of clowning that flourished in this country with such masters as Coco and Charlie Cairoli, now faces extinction.

Don Stacey, the circus editor of *World's Fair*, said that Karl Brenner, a 58-year-old German based in Britain who worked with the legendary Coco, could be the last of a kind. Brenner and his partner have "devastated" audiences at the Big City Circus in Chessington World of Adventures for two years.

Brenner takes an hour to whip up the water and shaving foam for his act, a few minutes to perform and an hour to clear up the auditorium afterwards. He said: "At the moment I am the only one who does this. Not everyone wants to get involved with the mess. It's much easier to be a normal clown and get out of the ring and you are finished."

"We go outrageous and don't care how

much water and soap there is. That's the importance, that's where the fun is."

The mess is one thing. The influence of continental clowning, which has never had much truck with slapstick, has been another. Mr Stacey said that slapstick had been waning since the Fifties.

Gerry Cottle, the circus impresario, also lamented the decline, but is planning one last stand. In a couple of weeks he will launch an assault on the world record for throwing custard pies. The record, of 3,000, was set by Laurel and Hardy in 1927. The audience at the Roundhouse in North London will be issued with plastic mats.

Photograph, page 32



Can we race now?

Audi's quattro technology is so superior it's been banned worldwide from the 1998 Touring Car Championships. To even things up perhaps we should race something with three wheel drive. Ernie the Milkman is on standby.

Audi 
Vorsprung durch Technik

hair looks
people
for new
citizen

NEWS FOR CON



VOUCH

Handwritten signatures and scribbles at the bottom right of the page.

Lord-lieutenants will come from outside elite, writes Valerie Elliott

The Prime Minister's plan is to speed up a process which has already encouraged people from the business world to take on the ancient office of the Queen's representative in the counties. Names like Samuel Whitbread, of the brewing family, for example, who is Lord Lieutenant of

By having a greater turnover of people acting as the sovereign's representative in the counties, the Royal Family would be influenced by more individuals who had little connection with court circles.

Leading article, page 23



Gerard Depardieu and Demi Moore assess Chanel's creations in Paris, including a tweed suit and matching beret worn by Naomi Campbell

Lucrative deals are in the air as the studios shop for costumes, reports **Grace Bradberry**

And that, it is rumoured, is what the strong Hollywood presence at this week's Paris shows is all about. It used to be that the only deals done

seeing designer clothes in films. Audrey Hepburn wore Givenchy in *Breakfast at Tiffany's*. Richard Gere sported Armani in *American Gigolo*.

Officially the stars are here for the fun of it. "There's no political intent at all. It's quite innocent," says Nicole Kidman's publicist Catherine Olim.

clothes." Perhaps, but today's pretty women are smarter than ever before.

Fashion, Magazine, page 58



Urgent delivery

Litter of the law

fined £25 for placing their group's leaflets on car wind-screens. The local council told Linda Symes and Pat Huxtable to remove the leaflets but they ignored the warning.

**HURRY! Offer
closes 15th
November 1997**

***The ASSEPT SPECIAL OFFER
must close on 15th November
1997.***

***Call now for the address of
your local optician and
ASSEPT stockist.***

**Freephone
0800 731 1010**

VOUCHER

SAVE UP TO 50% ON AO

when you buy one at full price

To validate your voucher, simply enter your name and address details below

CIBA
Vision.
A Novartis Company

NAME (Please Print)

Address

Postcode

The Full Guarantee: This coupon can be used at point of payment against the purchase of any 25ml bottle of AOSEPT eye care solution when purchasing a standard 250ml bottle at full price, or as part payment towards £1.20 against the full retail price of £1.20 against each of AOSEPT eye care solutions. Please do not add your voucher to a bottle if you are not using it, as it will not be accepted to do so. Only one coupon per purchase. Redeemable when a 250ml replacement through optical centres.

To Use This Voucher: CIBA Vision UK guarantees full refunds and coupons at its full retail provided that if you have used or part payment against the purchase of any CIBA Vision bottle of AOSEPT eye care solution when purchasing a standard 250ml bottle of eye care, or as part payment towards £1.20 against the full retail price of £1.20 against each of AOSEPT eye care solutions. We reserve the right to amend or terminate this offer at any time without notice. Offer one coupon per purchase. Coupon invalid for CIBA Vision retail UK from 1994 until 1997 only.

TM1918

11390029

**LINE OPEN
TODAY!
10am-7pm**

200MHz Maple AMD Systems

AMD Processors are stunning! (to prove it just look at the endorsements below). Maple have chosen the AMD 200MHz MMX™ Enhanced Processor as their "Signature Product" and have built a sub £1000 (ex VAT) range of PCs around it. For example, the Maple Minerva HomeOffice System includes 64Mb EDO RAM, 33.6 Fax Modem, 4.3Gb E-IIDE HDD, and Corel WordPerfect Office Suite 8, and our Network Ready Matrix Business models include 32Mb SDRAM and Microsoft Office 97 (SBE). Full specifications are listed below. Now add the best "Buy Now - Pay Later" purchase options around, plus our 21 day money back guarantee if you're not completely satisfied, and you've got the finest PC value anywhere.

FOR THE HOME / OFFICE

MAPLE K6 200C SPECIFICATION

- 200MHz AMD K6 200C MMX™ Enhanced Processor
- Latest ATX Mid Tower Case (style may vary)
- Award Winning AMD Certified 75MHz IC 2811 Motherboard
- 512K Pipeline Burst Mode Cache
- 4.3Gb E-IIDE HDD
- 64Mb EDO RAM
- 4Mb Data Expert S3 Virge Graphics (Does NOT use System RAM)
- 15" 28dp PST NI SVGA Digital Colour Monitor
- 2x Speed IDE CD-ROM
- X3.4 BAST Approved Voice/Fax/Data Modem
- Maple 3D Theatre Soundcard
- Amplified AC Powered Speakers
- 3.5" FDD, Keyboard/Mouse
- IBM Voice Recognition Software with Mic
- Microsoft Windows 95 (inc. CD)
- Corel WordPerfect Office Suite 8 (inc. CD) (Extra Upgradeable Options available)
- CD Lifecycle Pack II - 4 CDs - 35 Titles
- 12 Months Limited Warranty
- Corel WordPerfect Suite 8 includes: WordPerfect 8, Quattro Pro 8, Presentations 8, Central 8, Photo House.
- 1000k+ Opt Image
- 1000k+ Fax
- 1000k+ Photos

MAPLE K6 200C OR K6 200M FOR ONLY

£999 inc VAT £1173.83 inc VAT

What do critics think of the AMD K6...

"Stunning performance... faster than a speeding bullet... blows holes through the competition..." What PC June.

Intel faces competition for the first time in years! Dean Telalish, Vhal Street Journal (European Edition)

"Penguin force of hardware" (Sunday Express Daily Telegraph, April 18)

"AMD has stolen a march on Intel" Mark Wain, The Guardian, April 17

"For the first time, people have a choice!" The Independent, May 2

"The new AMD K6 processor has blown the competition away"

with its performance" Dylan Armstrong, PCW, June.

UPGRADE OPTIONS (ADD)

	(Add) inc VAT
K6 AMD K6 up to 200MHz	£200
33.6 BAST App. Video/Fax/Data Modem	£19
Maple 16bit Soundcard	£20
APM/PS 32/64 500MB Stereo Speakers	£27
Alexis Licensing ACS-45 Power Cable 150cm Stereo Speaker with Sub Woofer System	£59
For 17", 19" & 21" Monitor Options	£69.33 CALL

WAYS TO PAY

PAY TODAY
Pay by Credit Card, Cheque or Bankers Draft.
Delivery within 7-10 working days.

0% APR
Six Months Interest Free Credit. No Deposit and Nothing to Pay for 6 months then pay the whole balance on or before the first payment date. Absolutely Interest Free.

UNDER £43 PER WEEK WITH 12% APR
Pay over 3 years. No Deposit and Nothing to Pay for 6 months, then for 1999 or VAT system) pay £42.44/month for 36 months. Total Price £1525.94 inc VAT (19.5% APR).

Visit us on the Internet @ <http://www.maplecomputer.co.uk/> E-Mail: sales@maplecomputer.co.uk
Maple Computer Corporation (UK) Limited, Ardent House, Gates Way, Stevenage, Herts. SG1 3HG.

TELEPHONE: 01438-72-62-62
FAX: 01438 35-71-00

LINES OPEN: MONDAY-FRIDAY 9AM-6.30PM SATURDAY 10AM-2.30PM
GOVERNMENT, EDUCATION AND MAJOR CORPORATE PURCHASE ORDERS WELCOME
Phone, postorder and after no subject to change without notice or obligation. All sales are subject to our terms and conditions which apply. The UK VAT rate is currently 0%. Agreed UK Vat Due Date. The HW is a trademark of Hewlett-Packard. Delivery of standard systems is normally within 7 to 10 working days of ordered products. For special configurations, please allow between 10 and 14 working days. Some limited stock items may be LTO/SOT. Software positions are for Microsoft systems only as recovery systems using the CD ROM. All prices require minimum buy agreed 1 ton. Delivery by Courier (UK) inc VAT (£25.75 per unit), or Delivery International £6.00 (Standard) inc VAT (£25.75 per unit) inc VAT (19.5% APR). USA

SIEMENS

It's official. The best business phone in the world.



Connect, the European communications magazine, has just voted the new Siemens S10 the best business mobile in the world. So now it comes with rave reviews... as well as 10 hours talk time, 100 hours standby, the world's first colour display, a 20 second voice memo function and a 24 hour replacement service. The new S10 from Siemens, the world's number one supplier of communication systems.

Better quality, better clarity, better features, better phones. Better ring 03-43 460 700 for more information.



Better

Talknology from

Siemens

Class act by Queen fails to heal rift back home

Court News a 100



Class act by Queen fails to heal rift back home

FROM CHRISTOPHER THOMAS IN COCHIN AND JILL SHERMAN

THE QUEEN reached across India's caste system yesterday to accept an earthenware pot from an Untouchable, as a royal statement failed to heal British political divisions over her state visit.

With a smile, the Queen took the gift from Gayathiri Olivier, 19, who earns £7 a month as a trainee potter under a Christian Aid scheme. Few high-caste Hindus would accept a gift from an Untouchable, now usually called Dalits (the oppressed), and especially not a pot for drinking. The highlight of a successful day of grassroots engagements, it was the kind of human touch that the Queen intends to introduce more frequently after the death of Diana, Princess of Wales.

In Britain, Labour was accusing the Conservatives of politicising the visit by criticising Robin Cook, the Foreign Secretary. In turn, Mr Cook said that some of the tour's problems had been caused by the previous Government's

decision to let it go ahead on the 50th anniversary of independence, although the arrangements were made at India's invitation.

A royal statement, issued by an official travelling with the Queen, had said: "We have seen media reports suggesting that the Queen is unhappy with the Government's handling of arrangements. That is not the case. The Queen has been entirely satisfied with the advice from the Foreign Secretary and his officials. The Queen has very much appreciated the warmth of the welcome she has received."

Mr Cook welcomed the Palace statement, but admitted that it should not have had to be made: "You have to look at those papers that falsely suggested a rift between the Palace and the Government. There is none. All of us in public life should back up Her Majesty."

He said that he had inherited the visit from his Tory predecessors, who set it up at



The human touch: a smile from the Queen as she accepts her gift from Gayathiri Olivier, 'one of the oppressed'

the invitation of India: "It might have been helpful if they had arranged this trip at some moment other than the 50th anniversary, so we could have focused on looking forward into the 21st century."

He stressed again that he had made no public comment about Kashmir while in Pakistan, despite reports that he had offered Britain's help as a mediator with India. He admitted the issue had come

up during discussions with the Prime Minister of Pakistan, but said that he could not have walked out of the room when the dispute was raised.

Michael Howard, the Shadow Foreign Secretary, said that it was irrelevant that the remarks were made in private: "If he doesn't realise that what you say in private is as important as what you say in public, he should not be Foreign Secretary." Peter

Mandelson, Minister without Portfolio, said: "It is a shame that Michael Howard should seek to play party political games with such an important state visit."

The Queen's engagements yesterday brought thousands on to the rain-soaked streets. She visited the tiny community of Jew Town, down to its last 20 people; there were once 2,500 Jews in Kerala state. The last event of the day took

her to a fishing community of 64 families, where Britain's Department for International Development has spent about £12,000 on a regeneration scheme. The Queen was shown into a pungent-smelling hut where women were packing fish.

The Queen and the Duke of Edinburgh will head for home today.

Weekend, page 1

Princess's mother says world must care more

By Emma Wilkins

THE mother of Diana, Princess of Wales, has made a public appeal for a more caring society in which the poor are treasured, ignored. Frances Shand Kydd sent a message of support to a charity in Glasgow which helps more than 100 poor families in the city.

One in three children in Britain were living in poor conditions without even hope to sustain them, Mrs Shand Kydd wrote in a message which was read out at a rally yesterday marking the United Nations World Day for Overcoming Poverty.

In the address, which reflected some of the Princess's concerns for the welfare of young people, Mrs Shand Kydd said that it was "a poignant paradox" that those children were experiencing "not only material poverty, but a poverty of spirit and hope, where even basic human dignity is beyond their reach".

She added: "We need to create a more caring society. A society that can be proud of itself because of the way it treats its poor — not by the way it ignores them."

Mrs Shand Kydd, who lives on the Isle of Seil, near Oban, agreed to write the address, which was read out by a charity worker, after she was contacted by the Bracken Link group. She congratulated the group on its work.

THE SUNDAY TIMES DOLLY: HER TRUE STORY



On a soft summer night in July last year, the most famous lamb in history was born in a shed in Scotland. She was a clone — a scientific landmark equal to the splitting of the atom. Only now can the true extent of this achievement be revealed: a story of two unknown scientists battling against mainstream science's indifference. Dolly's true story is an extraordinary tale...

THE SUNDAY TIMES IS THE SUNDAY PAPER

Court News: a monarch writes

ROYAL officials could not recall yesterday when they last had to issue a statement papering over perceived cracks between the Queen and her ministers. But the archives of *The Times* reveal a time when the monarch's only route through a thicket of obfuscation and half-baked political excuses.

Queen Victoria was much distressed at criticism of her withdrawal from public life after the death from typhoid of Prince Albert in 1861. A letter in her own hand was delivered to Downing House Square. It was unsigned and ran under Court News, but everyone guessed the author.

"An erroneous idea seems generally to prevail, and has latterly found expression in the newspapers, that the Queen is about to resume the place in society which she occupied before her great affliction; that is, that she is about again to 'hold levees and drawing-rooms in

Archives reveal a daring attempt to ease tensions, reports Alan Hamilton

person, and to appear as before at Court balls, concerts, &c. This idea cannot be too explicitly contradicted." Straight talk and a bit of a soap.

Present-day constitutional monarchy strives harder to remain aloof from politics. Some of this week's commentators have forgotten the cardinal rule of constitutional monarchy: the Sovereign acts only on the advice of her ministers.

The reverse of this golden coin is that the monarch and her ministers must never be seen to be at odds, hence the swift denial from Sir Robert Fellowes, the Queen's Private Secretary, in New

Delhi yesterday that the monarch had any dispute with her Foreign Secretary.

If the royal tour was less than perfect, it was certainly not the fault of the Queen. During her speech in Islamabad, the Queen was scrupulous in avoiding any mention of the Kashmir issue.

The façade of cohesion was sorely tested on several occasions during the Thatcher Government. *The Sunday Times* suggested in 1986 that the Queen was deeply at odds with Mrs Thatcher's style of government, which she felt was dividing the country. The Queen's press secretary, Michael Shea, said it was a complete misrepresentation of a private briefing. No official statement ensued.

The Queen's aides also remained silent about "slitty eyes", the Duke of Edinburgh's injudicious aside in China the same year. It was left to the Chinese to state that they were not aware that he had said any such thing.

INTRODUCTORY OFFER

The Style - The Value - The Catalogue - Yours Free From

JAMES MEADE LIMITED

Our 32 page *Women's Classics* catalogue is packed with items of clothing that are superior in quality, value and style.

We use the finest fabrics and workmanship the world can offer and our attention to detail is impeccable.

Because we deal direct we keep our overheads low, passing the benefit on to you in the form of affordable prices. To make the value even better, as a special introductory offer, I have deducted 10% from the current catalogue prices.

Featured here are some of the many items contained in our *Women's Classics* catalogue. Made in the finest two-ply Scottish Cashmere, the

traditional 'golfer' cardigan is a luxury that is not to be missed.

The attractive blouse is made in the finest Liberty cotton tana lawn. Classic in both style and fit it is available in a choice of sleeve lengths for a perfect fit.

In a lightweight cotton blend the Chambray dress is cool and comfortable to wear. It is ideal for your well deserved winter break.

There is a wide choice. Whether it be shirts, skirts, trousers, jackets, dresses, nightwear or knitwear that you are looking for, it is all here in *Women's Classics*.

We are committed to providing you with the best the world can offer at outstanding prices. Every item is backed by our guarantee of your satisfaction. Don't delay, order your FREE catalogue today to take advantage of our introductory offer.

The finest Liberty tana lawn

01264 333222

Simply complete this coupon and send it to: James Meade Limited, FREEPOST (SN 1676), Andover, Hampshire, SP10 3BR, and we will send you your FREE catalogue

☐ Women's Classics BWTTH

☐ Men's Classics BMTTH

☐ Both BBTTH

Or telephone us on 01264 333222, or fax this coupon to us on 01264 363200

do it today to take advantage of our special introductory offer.

Name (Mr/Mrs/Miss Title) _____

Address _____

Postcode _____

Tel No _____

© James Meade Limited 1997. Prices and stock subject to change without notice. Delivery to Scotland by Saturday. Delivery to Northern Ireland by Monday. Delivery to Republic of Ireland by Tuesday. Delivery to Spain and Turkey by Wednesday.

STICK IT ON THE TELLY JUST BEFORE 'MATCH OF THE DAY'

SALE MUST END

MANOR HOUSE CONSERVATORIES, KITCHENS AND BEDROOMS

UP TO 45% OFF

MANOR HOUSE KITCHENS

UP TO 45% OFF

MANOR HOUSE BEDROOMS

BUY NOW PAY APRIL '98

33% OFF

ALL MANOR HOUSE CONSERVATORIES

After an initial 10% deposit, the full amount can be repaid in April 1998 at 0% APR, or the cost spread over 36 or 48 months at 21.9% APR.

W Wickes

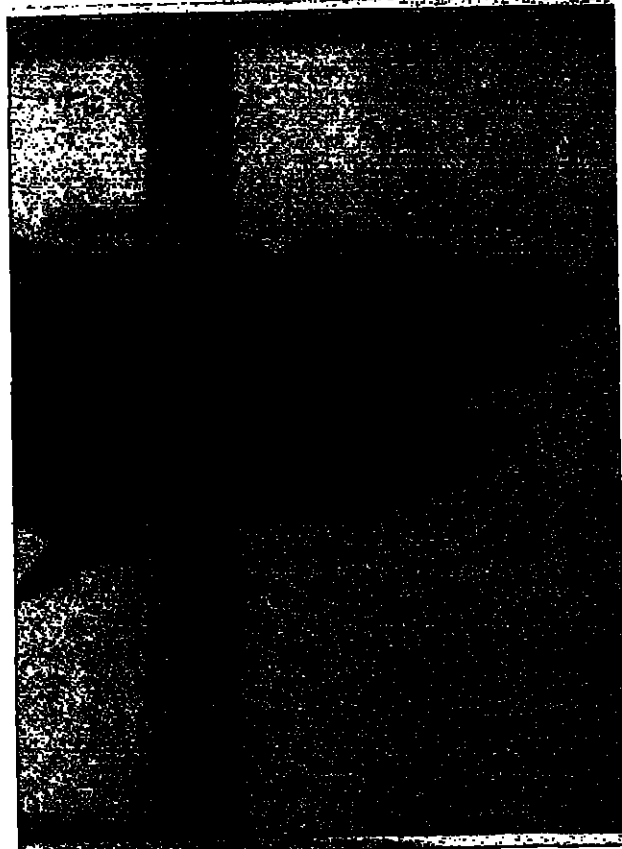
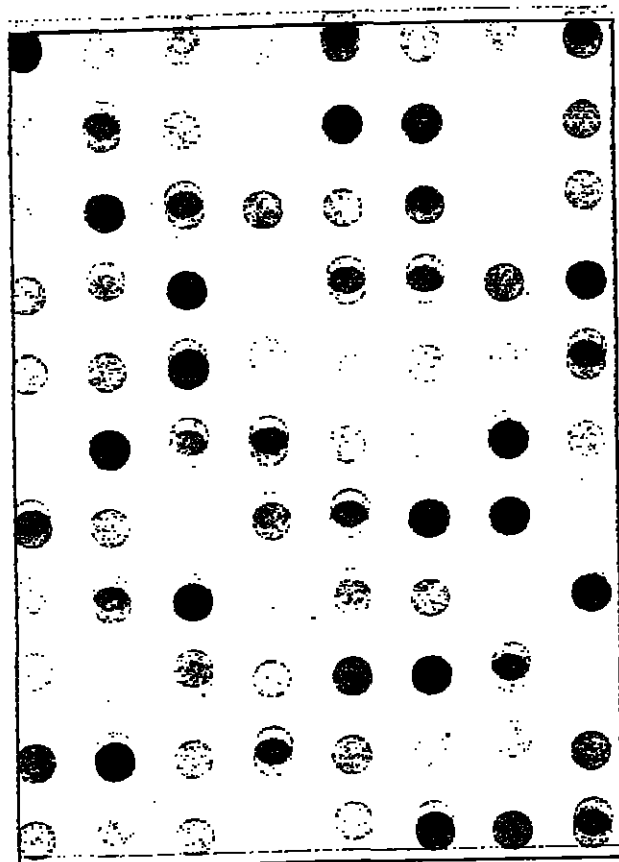
Home Improvement Centres

OUR PRICES ARE DOWN SO GET HIM DOWN TO

W Wickes

Home Improvement Centres

Art teacher rates his terrible old boys



Damien Hirst's *Acetic Anhydride*, left, and *Physical Impossibility of Death in the Mind of Someone Living*

Marcus Harvey's *Myra*, left, which was physically attacked at the Royal Academy, and *Reader's Wife I*

Not much to it?

I'm impressed?

All right?

Excellent line work?



David Wood: his own works sell by the square foot

A mild-mannered art master has disclosed that he was the teacher who unleashed Britain's two most notorious young artists, Damien Hirst and Marcus Harvey, on to the world.

David Wood, 60, has also unburdened his most guilty secret: he once borrowed some jars of preserved animal remains from the biology laboratory for a still-life lesson with Hirst, the artist who grew up to become best-known for his obsession with pickling dead sheep, sharks and cattle in tanks of formaldehyde.

Harvey's most controversial work is the giant painting of *Myra Hindley*, created from a child's handprints, which is now back on display at the Royal Academy after restoration from objectors' attacks with ink and eggs.

The young artists, who both attended Allerton Grange Comprehensive in north Leeds at the turn of the 1980s, have become the gruesome two-some of "Britart", with several works now hanging in the Royal Academy's *Sensation* exhibition. In addition to his

Dominic Kennedy on an academic view of British art's gruesome two



Harvey, left, and Hirst: pupils with a hint of drama

rotting animal carcasses, Hirst, now 32, has created nude family self-portraits and paintings of coloured spots. Harvey, 34, has confronted gallery-goers with his large, colourful paintings of women's genitalia. He once chose a lavatory roll as a subject for a still life.

But to Mr Wood, the *enfants terribles* of the art world will always be just *enfants*, making pottery and agreeing to join in the school plays he directed. He said: "I am not

surprised, to be honest, that Damien made it, because he always had an unconventional streak. Marcus was a little more of a surprise, but he was always a worker."

Hirst's first pleased crowds in *A Midsummer Night's Dream*, the end-of-year play. "He played Bottom," said Mr Wood.

"I had to twist his arm a little bit. Once he realised it was a part he could go to town on, he was in his element." Harvey played in a school

production of Brecht's *The Caucasian Chalk Circle*. He liked to be helpful and used to visit Mr Wood's home in Dewsbury to paint scenery for plays staged by the town's arts group.

Although Harvey is two years older than Hirst, his brother, Miles, now an actor, was in the same year as Hirst and was one of his closest friends at school. The two budding artists went on to study at Jacob Kramer College in Leeds.

Hirst is still remembered for his request to visit the city mortuary. He allowed himself to be photographed, smiling, next to the head of a corpse.

Hirst was short-listed for the Turner Prize at 27. Harvey struggled until he was invited to display at Hirst's 1994 exhibition *Some Went Mad, Some Ran Away*, at the Serpentine Gallery, Hyde Park.

Hirst tried to persuade his old school friend to submit something more suitable for a Royal Park than *Pearl Necklace*, which depicts part of a

woman's anatomy, but Harvey refused to budge. His work *Myra*, first exhibited in 1995, was bought by Charles Saatchi for £10,000.

Mr Wood, who still teaches part-time, admires most of their work. "I am still impressed by the shark," he said of Hirst's construction, grandly titled *The Physical Impossibility of Death in the Mind of Someone Living*. "Many, many years ago we did draw things in jars. We got some specimens from the biology department."

"The coloured spots [Hirst's *Acetic Anhydride*] I find initially very attractive but I don't think there is as much to them."

As for Harvey's paintings *Halfway Up, Reader's Wife I* and *Julie From Hull*, Mr Wood is underwhelmed by their gynaeological subject matter. "I like them," said the father of two. "They are colourful, zippy. The draughtsmanship and his line work are extremely good. The colour is very striking."

Harvey tried nothing like that in sixth form: "If you did this at school, I am sure they

the woman w
ready to tack
World Cup the

Euroff

£59 Return

Amsterdam
Brussels

£69 Return

Paris
Rotterdam

£79 Return

Düsseldorf
Frankfurt

£89 Return

Ostend
Paris

£90 Return

Brussels
Düsseldorf
Frankfurt
Hamburg
Paris
Rotterdam
Zurich

£99 Return

Copenhagen
Frankfurt
Hamburg
Lyon
Munich

£109 Return

Barcelona
Madrid

£119 Return

London
Lyon
Munich
Nice
Toulouse

£126 Return

Brussels
Düsseldorf
Frankfurt
Hamburg
Paris
Rotterdam
Zurich

£129 Return

Milan

£139 Return

Ostend
Paris

£149 Return

Stockholm

£159 Return

Helsinki

£162 Return

Aarhus
Athens
Birmingham
Copenhagen
Frankfurt
Hamburg
Lyon
Munich
Nice
Toulouse



With KLM/Air UK, you can fly all over Europe from your local airport. And 21 local airports around the country means there's one closer than you think. With prices starting from £59, it won't cost the earth either. So if you need a break, call 0990 074 074 or 0990 750 900 or your local travel agent, ask to fly KLM/Air UK, and you're off.



*All travel must be booked by 30th November 1997 and completed by 15th December 1997. All travel is subject to availability and restrictions and excludes airport tax. Supplements apply to certain departure airports.

ABSOLUT VODKA

This superb vodka is distilled from grain grown in the rich fields of Southern Sweden. It has been produced at the same distillery since 1879.

40% VOL 700 ML

IMPORTED

ABSOLUT AROMATHERAPY

The woman who is ready to tackle World Cup thugs

ANY British football hooligan planning to disrupt the 1998 World Cup in France faces a formidable, if unexpected, foe. Dominique Spinosi, one-time French volleyball champion, former police official and the woman responsible for maintaining order at the event.

For two years Mme Spinosi, security director of the French World Cup Committee, and Inspector-General René Georges Querry, of the French national police, have been preparing meticulously for the arrival of an estimated 800,000 foreign fans and up to two million French supporters when the World Cup kicks off next June.

Violent, drunken British yobs may represent Mme Spinosi's greatest challenge but, as she concedes, Britain's expertise in dealing with football violence was also her trump card: "Britain invented soccer hooliganism, but they also invented the remedy."

Mme Spinosi is charming, soft-spoken and elegant, but her approach is as tough as the riot police helmet she keeps by her desk at World Cup headquarters in Paris.

The grim scenes at last weekend's qualifying match in Rome had helped to concentrate French officials' minds, she said. "That will not happen here. We are looking very hard at what took place in Rome. We will be ready."

M Querry and Mme Spinosi attended Euro 96 matches in Britain, and their approach to security and crowd control during the World Cup will be directly modelled on British techniques. "We are trying to copy British methods," said Mme Spinosi, a former deputy-prefect of police in Mâcon, who represented France more than 100 times at volleyball.

Under French law, responsibility for preventing violence

The French are sure they can succeed where Roman police failed, reports Ben Macintyre

now rests squarely with match organisers, rather than simply with the police. Seating will soon be obligatory at all matches and security nesting may be erected between stands to prevent missiles being thrown at opposing supporters or officials.

Mme Spinosi is determined to avoid the highly visible, and perhaps provocative, police presence evident in Rome last weekend. Instead, the stadiums will be controlled using a pool of some 18,000 security stewards, one third of whom will be professional security staff and the rest volunteers.

More than 5,000 CRS riot police, with truncheons, helmets and body-armour, will be available should serious violence break out, but unless they are summoned by match organisers they will remain in buses outside the grounds, according to M Querry.

"In Italy it appears that British fans were close to the Italians, with the riot police in between. That was, psychologically, a terrible situation," Mme Spinosi said.

Tickets for the World Cup will be distributed in a "sandwich" pattern: fans for opposing teams at either end of each stadium, with a thick "filling" of French spectators between.

Already a team of more than 50 people is co-ordinating a vast database to establish who

has purchased which tickets, from which country and for which match. Two thirds of the seats will go to French fans, whose names, addresses and bank details will be printed on their tickets. The remainder will be distributed through national football associations, but will be issued only the month before the tournament, to reduce forgery and touting. "No one will get in without a ticket. There will be no touting near the stadiums," M Querry said flatly.

Football in France remains an almost wholly masculine preoccupation, but Mme Spinosi is determined to create a more familial atmosphere next year. "We want to give people the feeling they are going to a celebration, not going to prison. I'm also going to make sure there are enough toilets for women. That, if you like, is a personal campaign."

Brian Glanville, page 36



Dominique Spinosi and Jules, the French World Cup mascot. She pledged that the police would be ready to counter the threat of hooliganism

This American Express would be a first

as press

you sent.

POLICING FRANCE 98



The CRS will be on call outside each stadium

The World Cup finals will be played between June 10 and July 12. The 64 matches will be held at ten venues:

Stade de France, the new stadium in Paris
Parc des Princes, also in Paris
Stade Vélodrome, Marseille
Stade de la Beaujoire, Nantes
Parc Lescure, Bordeaux
Stade Geoffroy-Guichard, Saint-Etienne
Stade de la Mosson, Montpellier
Stade Félix-Bollaert, Lens
Stade Municipal, Toulouse
Stade Gerland, Lyons

The draw for the first round will be held in Marseille on Thursday, December 4. One fifth of the 2.5 million tickets will cost less than £16 and a half will be £27 or less.

L'Art de l'Assemblage by Baron Philippe de Rothschild



To create wine as good as this you need a tongue like a tuning fork.

To enjoy it, all you need is a corkscrew and a friend.

MOUTON CADET
Fine vintage wines from Bordeaux.

What could be more magical than Christmas at Disneyland Paris? It's the grand finale to our 5th Birthday celebrations and American Express would like to give you a present to make it even more special. Book a Christmas stay between 8 November and 19 December with the American Express Card and we'll give you free upgrades all the way.

Free First Class upgrade on Eurostar.

If you take advantage of this special offer you'll find the First Class treatment begins on your short journey from Waterloo International or Ashford. We'll roll out the red carpet with a free upgrade to First Class, taking you by Castle Service direct to the gates of Disneyland Paris on Eurostar.

Free upgrade to four star accommodation.

And the First Class treatment continues throughout your stay, as you'll also have a free upgrade to one of Disneyland Paris' two premium hotels. Cardmembers will have an exclusive opportunity to stay in the luxury of the four star Hotel New York or Disneyland Hotel for the price of stays at Disneyland Paris' mid-range hotels.

Service Magique.

Finally, to make your stay at Disneyland Paris even more magical, Service Magique is available exclusively to all American Express Cardmembers whenever you visit.

You'll enjoy exclusive benefits including discounts on merchandise, free lunches for your children, free drinks at your hotel and complimentary souvenirs of your stay.

Christmas starts on 8th November in the Magic Kingdom.

There really is something for everyone at Disneyland Paris this Christmas. To get you in the festive spirit, there are spectacular light displays, a 60-foot

Christmas tree, an enchanted forest of white pine trees, carol singers and daily performances of Mickey's Christmas Show.

Wooden soldiers, snowmen, famous couples from Disney films and, of course, Father Christmas will be taking part in an all new Christmas parade inspired by Tchaikovsky's *Nutcracker Suite*. From 16 November there will also be the brand new 'Hercules Happening' featuring all the heroes and villains from Disney's latest adventure.

And of course there are all the other attractions that make Disneyland Paris so much fun all year round. There are 50 breathtaking attractions in five magical Worlds for you to explore: nineteenth century Main Street, USA; western Frontierland; futuristic Discoveryland; exotic Adventureland and fairytale Fantasyland.

Call now to join the Christmas celebrations.

Reserve your places at the 5th birthday Christmas celebrations now, using the American Express Card, and take advantage of our First Class All The Way offer.

Visit any American Express Travel Service Office or representative or call Disneyland Paris direct on the number below to book a stay at any time between 8 November and 19 December. Simply mention that you wish to take advantage of the American Express first class upgrades on Eurostar and at your hotel - or alternatively just the hotel if you wish to travel by other means. Then get the family set to enjoy a first class Christmas present you'll never forget.

Call Disneyland Paris on

0990 03 03 09

If you don't already have the Card just call 0800 700 222 and apply today.

Disneyland PARIS

do more



Cards

The upgrade offer applies for a minimum stay of two nights on the Classic package as featured in the Disneyland Paris brochure (accommodation in a standard room, daily continental breakfast and entrance to the Theme Park for the duration of your stay). Book the Hotel New York for the price of the Segrate Lodge or Disneyland Hotel for the price of the Newport Bay Club. Prices of packages vary according to day of arrival. Valid for arrivals between 8 November and 19 December 1997 inclusive. The offer is not combinable with other special offers and is subject to availability at time of booking. Standard terms and conditions apply. Full terms and conditions are available upon request. Offer only applies to Eurostar direct service from Waterloo International and Ashford International to Disneyland Paris, which operates daily from 18 October to 1 November. During other periods Eurostar direct service operates only on Fridays returning on Sundays.



A detail of the portrait of Charles I. A groom — allegedly representing Oliver Cromwell — tends the horse

Rebel at the easel

**Was the greatest
court painter
a Cromwellian
subversive, asks
Roger Boyes**

A GERMAN researcher, aided by a top detective and a vet, has unmasked the court painter of King Charles I as a secret supporter of Oliver Cromwell. Hans-Joachim Hagemann, of the Hanserschiede-Hummel, who earlier this year caused a stir with a computer-supported analysis suggesting that Shakespeare died of a rare eye cancer — studied two oil portraits by Anthonis Van Dyck, the Flemish master.

Her latest research, published in the autumn issue of *Anglistik*, argues that Van Dyck was a subversive at the court of King Charles I and that a cooling of his painting was one of the things hanging in the National Gallery, the other in the Louvre — show he was looking forward to the toppling of the monarch. At a time when William Prymne had the letters SL (for Seditious Libeller) branded in his cheek, and John Hampden had his ear sliced off, Van Dyck obviously had to be subtle. "Both portraits represent the authentic individual facial characteristics of Charles I and his spiritual attitude," says the professor. "Both, however, contain a large number of pictorial elements and references which — in the context of contemporary



Charles I on horseback. The horse is said to symbolise the unhappy English people.

events — should be interpreted as criticism of the monarch, even as a form of subversion and libel."

and the first Van Dyck, is a hunting portrait, currently hanging in the Louvre. Charles was a keen huntsman. The King is shown dismounted and the horse is being tended by a groom. Charles is brightly dressed and holds a newly fashionable walking stick. In the professor's reading of the picture, "the dismounted ruler has handed his horse (a contemporary symbol of the state) to a strong, new man who is caring for the masterless animal.

Charles is depicted as foppish, in red and white, (colour language, the professor goes on, for death), while the centre of the picture is occupied by a page carrying the royal cloak — one of the most significant symbols of ruling power has been discarded.

But the key is the groom. He is, says Professor Hammerschmidt-Hummel, Oliver Cromwell in disguise.

The professor, who called in police analysts to support her previous theories about Shakespeare's death masks, has again been in touch with detectives. They appear to support her claim.

Chief Inspector Reinhardt Altmann of the Federal Criminal Agency, an expert in matching identities with computer imaging, confirms the similarities between Van

Dyck's groom and other portraits of Cromwell, such as the well-known picture by Sam Cooper. Van Dyck, in other words, was trying to signal that Charles's time was up. "There are clear indications that Van Dyck is depicting a transfer of power."

Van Dyck had returned to court in 1635 from a trip abroad and immediately sensed the surly mood of the capital: the King had just

1638: Superficially the mounted picture is in the manner of Titian's *Raphael*, a glorification of a ruler or important person. But the professor sees signs of mischief everywhere. The clouds are dark, the colours depressing, the over-shadowing oak tree, another pictorial symbol of power, is leafless and dying. The words "*Carolus I Rex Magnae Britaniae*" is written where a broken bough splinters. "That can only be interpreted as libellous and as bleak prophecy," Charles wears no helmet — it is carried separately as in a funeral procession — and he is "rather small, pale, melancholy and weak."

It is Dr. Matthias Litsch, a veterinary surgeon, who clinches her argument for the second portrait. The horse's ears are pulled back — according to the vet a sign of equine unhappiness. Since the horse is supposed to represent the English people, the message is clear — the country wants Charles to dismount.

Whether the King realised what Van Dyck was up to is uncertain. In 1641 Van Dyck travelled to France to paint Richelieu, but fell seriously ill and returned to London, only to die at the age of 42. Charles apparently showed great concern over the painter's health, so he may well have been duped by Van Dyck. In any case, the two portraits remain part of Van Dyck's most important work.



Sam Cooper's Cromwell portrait

raised a ship tax without parliamentary approval. Charles commissioned five portraits from the Flemish artist and he set to work for his patron. In Professor Hammerschmidt-Hummel's interpretation, Van Dyck — who knew Cromwell personally — tried to sabotage his subject.

The dismounted portrait was completed in 1635, the mounted picture was ready by

[illegible][illegible]

**THIS WEEK —
SPECIAL APPLIANCE OFFER**

**£1279 OF Q.E.F.F. APPLIANCES
FOR ONLY £446**

 NEW 24in. COMBINATION OVEN & GRILL MAIN PRICE £355 £180 FIXED FREE	 NEW 24in. COMBINATION DISHWASHER MAIN PRICE £175 £43 FIXED FREE	 NEW 24in. COOK & GRILL WITH 6 BURNERS MAIN PRICE £195 £78 FIXED FREE	 NEW 24in. DISHWASHER MAIN PRICE £155 £16 FIXED FREE
---	--	---	--

*All appliance offers only available when you buy a kitchen to the value of £2500 or more.
Only one of each type of appliance per order.*

**THIS BONEY FACE MOHEN
INSISTED FOR ONLY £125 INCLUDING
ALL JOHNNY ALL ELECTRICS ALL PLUMBING**

Money start by designing your new kitchen — free.

No payment and deposit of your old kitchen.

Our craftsmen install kitchen at same old wall openings.

All working joints are sealed on site.

Cookers, ovens, grills, sink and electric fitted and fixed.

All electrical work carried out to national safety standards.

All installation work carried out to national safety standards.


All plumbing work installed to national safety standards.

All gas plumbing by City registered plumbers.

Full after sales service for complete confidence.

MOHEN GUARANTEES PEACE OF MIND

KANEBO AT HARRODS.
A SPECIAL GIFT FOR YOU.



Kanebo

This Sensai Anti-Photoageing Set, designed to help combat the ageing effects of exposure to UV rays, is your gift with any two skincare purchases from Kanebo's Bio or Sensai ranges at Harrods.

When you visit the Kanebo counter, why not make an appointment with Kanebo's newly appointed Colour Specialist who will be able to offer advice on the latest make-up looks and colours for autumn.

Cosmetics, Ground Floor.

One gift per customer, while stocks last.

Harrods
KNIGHTSBRIDGE

Harrods Limited, Knightsbridge, London SW1X 7XL. Telephone 0171-730 1234 ext. 2784.

CALL THE MOBEN SALE HOTLINE
0800 616747

FOR SHOWROOMS IN THE NORTH
SHOWROOMS OPEN 7 DAYS A WEEK
100-102 Ayrton & Nye, 200 Salford City
200 Salford City (Unit 1)

MOBEN
A member of the Littlelight Group

Finest appliances offers only apply to kitchen purchases over £250. Half price refers to price list dated 12/3/97. Only one of each type of appliance per order. Hiring excludes consumer unit appliances. *To suitable on site supplies.

هكذا آمن الرسول

Why Notting Hill is voice of Britain

The BBC World Service's first soap is based on multiculturalism, writes Carol Midgley

In the days before carnival was fashionable, it was one of the most shunned areas in the country. Now Notting Hill has been chosen as the symbol to represent modern, multicultural Britain in BBC World Service's first soap opera, to be broadcast to 35 million people.

While *EastEnders* has its chirpy cockneys, *Brookside* its scurrying scoundrels and *Coronation Street* its earthy Northerners, *Westway* will include a Nigerian GP, a Muslim chemist, a Jamaican receptionist and a Parsi health clinic manager. The soap is intended to be the world's window on Britain, showing it in a radically different light from the popular tourist image of red buses, aid, beefeaters. Modelled on Notting Hill, West Kensington and Shepherd's Bush, it will show the rich racial mix of the community and, it is hoped, simultaneously appeal to audiences as far afield as Lagos and Kuala Lumpur. Critics suggest the BBC may be over-representing Britain's ethnic minorities to draw in audiences abroad who want characters with whom to identify. Notting Hill, synonymous with the world famous carnival, is by no means typical, they say, and is populated with more wealthy professionals than ethnic minorities. But the creators insist they want to give other countries a genuine snapshot of inner-city Britain.

As Lord Tebbit was railing against the spread of multiculturalism at a Conservative Party conference fringe meeting, warning that it would lead to social divide, the BBC team were putting the final touches to the drama. The twice-weekly soap, based around a busy health centre, begins on November 4, with each episode

lasting 15 minutes. It has been researched by the World Service drama unit, which set up focus groups in Lagos and Singapore to listen to sample tapes and give their reactions.

The BBC has invested thousands of pounds hiring leading international writers for the series. Pat Cumper, a Jamaican, has written and produced more than 200 episodes of Jamaica's two main soaps, *Legacy* and *Malvin's Revenge*. Tanika Gupta, who is from a Bengali family, wrote the critically acclaimed play *Voice* in the Wind for the World Service's India and Pakistan season, and Annie Caulfield, a regular writer for the comedian Lenny Henry, wrote episodes for BBC2's drama *This Life*. A Nigerian doctor is employed as a permanent consultant to the soap, as is a female health centre manager who asked to remain anonymous. The drama, set in fictional Westgrove Park, will also feature the fictional Green Man pub and the St. John's Roman Catholic Church and community centre, both based on real equivalents in West London.

David Hitchison, editor and co-creator of the series, said: "We have taken a lot of trouble to present an accurate picture of contemporary urban life in Britain and we have spent months researching it."

Anne Edyvean, series producer and co-creator, said a Nigerian GP had been picked because the World Service had a huge audience in West Africa but stressed they had been careful not to have a "one of each" policy. "We are not trying to be politically correct, just accurate. It not meant to be typical of Britain generally, but inner city Britain."

"For instance we have a Muslim chemist who is married to a Hindu

DR MARGARET SAMPSON
Aged 58, senior partner at Westway Health Centre which she set up in 1967 and ran on her own until 1994. Maternal figure from poor West London family. Never married. Played by Jillie Meers.

DR DAVID BOYCE
Aged 43, attention-seeker who has worked at Westway for three years. Married to Jane, another doctor; two children, Ned and Jess. Lazy, intuitive, with touch of brilliance. Played by Nigel Carrington.

DR JOY ONWUKWE
Aged 29, from Lagos, Nigeria. Has lived most of her life outside West Africa. Youngest in a family brought to England for their education. Hardworking and determined. Played by Abi Eniola.

JAMSHED DASTOOR
Aged 35, practice manager. Lost both parents in religious riots in Bombay in late 1960s. "Adopted" by British missionary couple and brought to Scotland. Played by Paul Bazely.

MEL RICHARDSON
Aged 20, part-time receptionist. Still lives at home with her parents and is devoted to her large Jamaican family. Keeps quiet about brother being a policeman. Played by Clare Perkins.



Canon Ivor Smith-Cameron, above and right, says Notting Hill "is one of the most appropriate places to pick for the soap opera. It is one place which is a sign of hope"



because we want to reflect the fact that there are more mixed marriages in Britain today." She said they had had to be aware of the possibility of storylines offending people from other cultures, such as involving drinking. "Going to the pub is very much part of English life and there is a pub just around the corner from the surgery where we meet the publican and his wife and his sons. To say that people in

London don't go to the pub is ridiculous because they do. To say it's right that everyone goes to the pub would not be the right thing for our international audience. We are trying to reflect life without making a moral judgment."

Ms Cumper said the idea of having a woman as a senior partner had been unpopular in some countries: "In the sub-continent (India, Pakistan and Bangla-

desh) there was some resistance to the idea of a woman being that senior whereas in Africa it went down perfectly comfortably."

Canon Ivor Smith-Cameron, Chaplain to the Queen, and the most senior Asian priest, was chairman of the Notting Hill Social Council in the 1960s when Enoch Powell made his so-called "rivers of blood" speech. He also lived there

in 1959 when Kelso Cochrane, a 32-year-old black carpenter, was stabbed to death in a race attack. He said the area, like many urban communities, had suffered because of racism. Although racism was still prevalent today, Notting Hill and the surrounding area was now a "sign of hope" for successful racial integration, he said.

"I lived in Notting Hill for 15 years. At the time, largely because

of the Kelso Cochrane murder, anyone who wanted to do good works started to gravitate towards Notting Hill and it became a bit of a human zoo. It is a very multicultural place with a high quota of Caribbean, Bengali and African people. I think it is one of the most appropriate places to pick for the soap opera. It is one place which is a sign of hope. The Notting Hill Carnival is the biggest event in Europe."

Dover - Calais

Newhaven - Dieppe

BELL'S EXTRA SPECIAL OLD SCOTCH WHISKY £11.99 1 litre, UK Equiv. £23.99

GORDON'S SPECIAL LONDON DRY GIN £9.99 1 litre, UK Equiv. £16.41

SMIRNOFF YUTRA £9.99 1 litre, UK Equiv. £14.67

YUTRA £9.99 1 litre, UK Equiv. £15.00

SMIRNOFF (24x50cl cans) UK Equiv. £31.44

200 King Size or Lights Rothmans cigarettes. UK Equiv. £30.90

The big brands cost less on board.

(But you'll have to move fast to get them).

Book now! You have got just over 3 weeks to take advantage of these great Stena deals. They are available on board until 9th November 1997.

And at these prices you are sure to fall for them.

DAY TRIP OFFERS TO CALAIS OR DIEPPE

Per car	£15.00*
Per car passenger	£2.00
By foot	£2.00
By rail to Calais '2 for 1'	£18.00*

4 DAY RETURN TO CALAIS OR DIEPPE

By car and up to 5 passengers (including driver)	£45.00*
--	---------

TO BOOK CALL

0990 76 76 76

QUOTING REF F501 OR SEE YOUR TRAVEL AGENT

Stena Line

All bookings to be made by 9 November 1997. *Supplements: £10 per car for travel on Saturdays, £10 per car for Stena Lynx, £10 for motorcycle or motorhome. "2 for 1" by rail price for 2 people travelling from London Charing Cross and other selected Central London train stations. Book rail at least 7 days in advance. Train services provided by Connex South Eastern. Duty Free offer subject to availability and HM Customs limits. Beer/lager offer not available on Stena Lynx service. UK equivalent price is national High Street price for a comparable quantity, taking the average of prices established in a survey of London and South East UK High Street outlets. For full terms and conditions of travel, see current Fast Ferry and Ferry Guide 1997. Special offer conditions also apply (available on request).

The next generation of ferry company.

Currys

SAVE UP TO £150

ON A HUGE RANGE OF TOP BRAND PRODUCTS

PLUS

EXTRA SAVINGS

PLUS

INTEREST FREE OPTION*

ON ALL PRODUCTS OVER £200

NEXT DAY DELIVERY & INSTALLATION 7 DAYS A WEEK*

FREE PRINTER WITH THIS PC

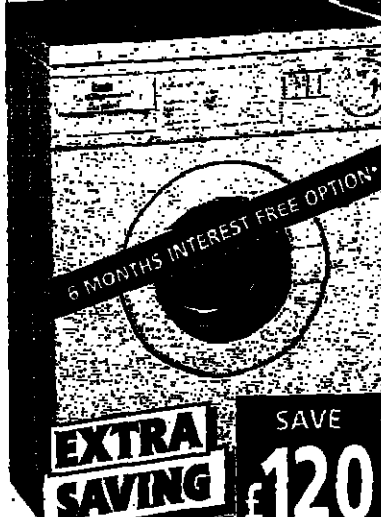


PACKARD BELL

Intel® P166MHz MMX™ Technology Multimedia PC
16MB RAM/2GB hard drive
16-speed CD-ROM drive
Model 9022
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

PACKARD BELL
P166MHz MMX™ Technology Multimedia PC
16MB RAM/2GB hard drive
16-speed CD-ROM drive
Model 9022
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

EXTRA SAVING
COMPAQ™ portable laptop
Technology Multimedia PC with 33.3MHz Pentium
16MB RAM/2GB hard drive
Model 4000
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*



EXTRA SAVING

HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

EXTRA SAVING
HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

EXTRA SAVING
HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

LAUNDRY SAVE UP TO £120



EXTRA SAVING

HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

EXTRA SAVING
HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

EXTRA SAVING
HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

TELEVISIONS SAVE UP TO £150



ADVANCED FEATURES INCLUDE:
■ IQ picture facility adjusts colour and contrast of your set to the brightness of the room for improved viewing.
■ Fastest with 10 page memory.
■ Autotune for easy installation.

EXTRA SAVING
SONY
29" NIMAX Stereo TV with Fastest
Model 29W25
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

VIDEO RECORDERS FROM UNDER £120



SONY
4-Head Super-Trilogic NIMAX Video with VideoPlus and PDC
Model SVR720
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

FREE INSTALLATION*
ON ALL SATELLITE SYSTEMS
*When you subscribe to all Sky Channels for a minimum six month period at a fixed £29.99 per month. Payment may vary after six months. A £12 connection charge is payable with your first subscription. You will not be charged for standard installation. Extra cabling or brackets will incur a charge if required. Offer is only open to individuals aged over 18, subject to status, and is not available to previous or existing subscribers. Subscription does not include pay-per-view events. Offer ends Wednesday 22nd October 1997.

CD HI-FI SYSTEMS SAVE UP TO A TOTAL OF £110



JVC
CD Mini Hi-Fi
Model 2000
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

CAMCORDERS SAVE UP TO £300



JVC
Digital Camcorder
Model 2000
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

REFRIGERATION SAVE UP TO £110



CANDY
9.7 cu.ft. Fridge Freezer
Model C1200
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

DISHWASHERS SAVE UP TO £150



HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

COOKERS SAVE UP TO £250



HOVER
Full-Size 'Soft Wave' Dehumidifier
Model 7010
Includes 100% Currys Price of software
Ask for details
12 MONTHS INTEREST FREE OPTION*

Prostate cancer may repeat breast X-ray

Criminals forced to be far less likely

THEY MAKE YOU SAY WHAT THEY DO TO

Only Currys bring you all this...



MASTERCARE
Coverplan
LOWEST PRICES ON THE SPOT
WE'LL NEVER BE BEATEN

PEACE OF MIND FOR YEARS TO COME
NEXT DAY DELIVERY
7 DAYS A WEEK
EXCLUSIVE
INSTANT CREDIT
INDEPENDENT REVIEWS
COURTESY DIRECT
FOR direct, doorstep delivery, FreePhone 0800 304304 or Fax 01442 888145
Mon-Fri 9am-5pm
Delivery charges from £25.
Part of DSG Retail Ltd.

BIGGER STORES
EVEN MORE CHOICE
NEW STORES OPEN IN
DUDLEY • MERRY HILL
PRESTON • BANGOR
WORKINGTON • BURY

Currys

BRITAIN'S BIGGEST ELECTRICAL STORES

WATCH OUT FOR OUR VOUCHER SPECIALS!
Look out for the special voucher savings on selected products throughout the advertisement. Simply take this voucher to any Currys store to claim your discount. One voucher saving per purchase. Some voucher offers are an alternative to the interest free offer. Not for use with other offers. Brands use only. Discount using Code A (Head Office) only. EXPIRY DATE: 22ND OCTOBER 1997.

01442 8525

By A CORRESPONDENT

†This does not affect your statutory rights. Private vehicles only. *Normal price £29.42. **Written quotations available on request. Subject to status. Only available to persons over 18 years of age. ††An additional charge will be made for values and balancing on each type. Offers subject to availability. Opening times and prices may vary. Motoring across the north in other services offered, Halfords Ltd., 10, Leinster Street Drive, Westford Road, Westford, Essex, SS8 0DE.

Rap embraces the girl next door

"LADIES and gents, dogs, cats and babies/Whoever bit my style. I hope you all get rabies."

Her proper name is Melissa, although you dare not call her that. Her middle name, carefully crafted, is "Misdemeanour". Meet Missy Elliott, America's latest, nicest, shortest, fattest and, in my idiosyncratic view, prettiest rap singer.

Ms Elliott, who is 25, is a phenomenon. In the hard-muscled, male-held, misogynist world of rap, she is a soft-fleshed woman with a dazzling smile.

In a musical world where the message is anti-police, anti-gay and pro-violence, and which is awash with the worst form of sexual bravado, she is a wholesome, cunning clown — the sort of rap girl you can take home to mama.

The New Yorker magazine this week called Ms Elliott

TUNKU VARADARAJAN'S
NEW YORK



"the New Negro", describing her as "an inventive amalgamation of past and future trends that are indigenous to black American style". The black assistant in my office puts it just as articulately: "She's new, man, a change from all that poom-poom and the ho' hoochie words those male rappers use."

With only one album, *Supa Dupa Fly*, under her belt, Ms Elliott is being hailed as the re-maker of rap. Known as The Heebaw Girl, for her sly little laugh, she is endearingly immodest about her place in

America's music history. "I'm futuristic," she says. "What people do now, I was doing five years ago. I am in, like, the year 2000, and when that year comes I'll be on something else."

Ms Elliott travels to London next month to promote her record and hit single, *The Rain*. The video that accompanies the song is outrageous, with Ms Elliott thumping her nose at all the black male stereotypes of the desirable female form. In it, she prances about in a patent leather suit inflated to



Missy Elliott is reinventing the male-dominated world of rap music. She comes to London next month

Michelin Woman proportions by a tyre pump, expressing no rage, no pain and no buttock-thrusting "girl jive".

Not surprisingly, women's groups have embraced her,

thanking her for beginning to liberate performing black women from their style-cage of hot pants, tight tops, long "good" hair and abundant lip-gloss. Not only is she now

a "role model", she also has a bank balance as full as her figure. Unlike many musicians who have been rapping and jamming for decades, she even owns her own record

label, called Golden Mind. "I have creative control over all my songs, everything," Ms Elliott says. She is not called The Heebaw Girl for nothing.

Singing Elton's praises

ELTON JOHN'S choice of Ingrid Sischy as ghost writer for his forthcoming "tell-all" autobiography is an inspired one. Known to her admiring legions here as Dishy Sischy, she is the editor of *Interview*, a glossy magazine.

Ms Sischy, a South African-born New Yorker, is cleverer than her magazine, in which she once penned the following snippet of eloquent gush about Mr John: "Once in a while someone like Elton comes along whose story goes way beyond the remarkable to the phenomenal."

"For this to happen there has to be an incredible talent, but also the generosity to show one's true self."

The eulogy, written as a letter from the Editor, runs to more than a thousand words. Mr John, who does not like understatement, is believed to have loved the stuff — truly, madly, deeply.

Robert Kennedy Jr says he was 'born alcoholic'

ROBERT KENNEDY Jr, son of the assassinated senator, will admit something tomorrow which, I fear, America has known for years: the passion for drink is in his blood. "I feel that in many ways, I was born alcoholic. It wasn't something I became," he says. In an interview with CBS television, he reveals he

tells his children that alcoholism is "in their genes". In an interview given in July, Christopher George Kennedy, Robert's brother, said: "It's easier to get an Alcoholics Anonymous meeting together at the family compound in Hyannisport [Massachusetts] than a touch-football team."



Robert Kennedy Jr with his brother Michael, left

A New York Times correction about an article on the Rev Al Sharpton's campaign appearances in support of Ruth Messinger: "In an appearance at a church in Queens, [she] thanked Mr Sharpton for his sensitivity to the people in the city, not only the people whose boats aren't rising with the tide but people who aren't yet even in the boats. She did not refer to 'people whose votes aren't rising with the tide' and 'people who aren't yet even given votes'."

Cursed by running bores

A NEW breed of bore has emerged here these days: the "I'm Going to Run the New York Marathon Bore".

The annual trot takes place early next month and, suddenly, those I had previously regarded as sane epicureans have turned spartan in their approach to life. People one could previously rely on for company over a longish lunch now eat no lunch at all. What is worse, many of them have

forsaken claret for carrot juice. Take the example of my colleague here, Bill Coles, the New York correspondent of *The Sun* who, as an Old Etonian, is the only man on that paper who can say "Phew! What a scorcher!" in Latin.

I asked him to join me for a steak last night and he said: "Sorry, chum. Got to run the marathon. It's bean sprouts and buckwheat tonight."

Clinton calls for renewal of negotiations on Falklands

By GABRIELLA GAMINI IN BUENOS AIRES AND MICHAEL BINYON, DIPLOMATIC EDITOR

PRESIDENT Clinton said during his three-day visit to Argentina that "two great nations" like Britain and Argentina should renew negotiations to resolve the dispute over sovereignty of the Falkland Islands.

Speaking during a telephone conference with members of the Argentine public on Thursday evening, Mr Clinton said: "Two great nations, who are at the height of economic recovery, showing great responsibility in international matters and working successfully to promote free trade, should solve their outstanding issue through negotiations."

After assurances that both Britain and Argentina were friends of America, he said: "We would say don't spoil something good that we share. Two countries with strong leadership have to try and resolve their problem. This should not be reason for war but for negotiations."

Mike Summers, a leading member of the Falklands Islands Council, said yesterday that Mr Clinton's remarks were predictable for an official visit. His remarks caused no concern in the islands. "Mr Clinton has always rejected the suggestion that America could mediate unless both sides want that, and Britain has made clear that it does not welcome American intervention," he added.

Experts from Argentina and Britain met in July and last month for talks on underwater oil exploration in the joint control zone between the islands and the mainland. A Falkland Islands government representative was at the London talks in September, and yesterday Phyllis Rendell, director of the Falklands oil department, said the talks had been practical and useful.

Mr Clinton's call on to resume talks which broke down with the Falklands conflict in 1982 was made after he

had held several hours of talks with President Menem in Buenos Aires. Señor Menem said he had not asked Mr Clinton to mediate on the sovereignty issue; the President's comments appear to have come after the Argentine leader had urged him to clarify his position.

Guido Di Tella, the Argentine Foreign Minister, said yesterday: "Argentina's aggressive demands are a thing of the past. There will never be war again... We value our improved relations with Britain above everything else and feel as we get closer we may eventually find an agreement on the Malvinas [Argentina's name for the Falklands]."

Violent protests against the Clinton visit broke out in central Buenos Aires on Thursday night and led to the arrest of at least 200 protesters who had thrown petrol bombs at banks and shops.

Leading article, page 23

The Link

PRICE CRASH

SAVE UP TO HALF PRICE



Panasonic DIGITAL MOBILE PHONE

- Up to 150 minutes talktime/50 hours standby
- 90 name and number memory
- Model: G500
- Was £39.99

FREE CASE AND IN-CAR CHARGER*

PRICE CRASH
SAVE £10

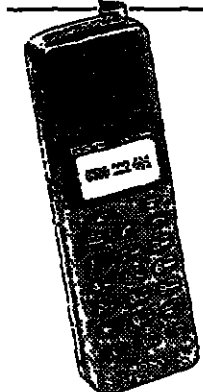
£29.99*
Plus £35 for Connection

Motorola ULTRA-COMPACT DIGITAL MOBILE PHONE

- Up to 140 minutes talktime/40 hours standby
- 90 name and number memory
- Fax, data and short message compatible
- Easy-to-use menu system
- Model: StarTAC 70
- Was £199.99

PRICE CRASH
SAVE £50

£149.99*
Plus £35 for Connection



Sony DIGITAL MOBILE PHONE

- Up to 600 minutes talktime/70 hours standby
- 140 name and number memory
- Model: CMDX1000E
- Was £39.99

£19.99*
Plus £35 for Connection

PRICE CRASH
HALF PRICE

- Stylish and durable alloy finish
- Up to 105 minutes talktime/41 hours standby
- 189 name and number memory
- Model: 688
- Was £129.99

PRICE CRASH
SAVE £30

£99.99*
Plus £35 for Connection



Ericsson DIGITAL MOBILE PHONE

- Up to 300 minutes talktime/90 hours standby
- 90 name and number memory
- Can operate on standard AA batteries
- Model: D160
- Was £9.99

£9.99*
Plus £35 for Connection

FREE HANDS-FREE KIT
FREE IN-CAR CHARGER
FREE SPARE BATTERY
FREE LEATHER CASE

PLUS UP TO £20 OF FREE CALLS EVERY MONTH FOREVER ON ALL CELLNET DIGITAL MOBILE PHONES*

Link up today at 108 stores Nationwide

THE BIGGEST CHOICE

The largest range of communication products in the UK - mobile phones, pagers, radios, telephones and more.

THE LINK PRICE PROMISE

If you find exactly the same package cheaper locally within 7 days, we will refund the difference.

MOBILE PHONE INSURANCE

Mastercard Coverplan Mobile Phone Insurance is available for everything from accidental damage to theft and cell cloning.

TALK & DRIVE SAFELY

We have a range of hands-free car kits for all mobile phones.

CONTRACT RELEASE OPTION

For a one-off payment of £15 when you make your purchase, you can return your phone and cancel your contract without penalty at anytime within the first 12 months.

SATISFACTION GUARANTEE

If you are not completely satisfied, return your mobile phone within 14 days for a refund.

FREEPHONE 0500 222 666
For your nearest store or to order direct

Cellnet digital
Use in over 60 Countries Worldwide
Excellent Call Clarity
Per-Second Billing
Fax, Data and Short Message Service

IF YOU WEAR DISPOSABLE CONTACT LENSES SAVE UP TO

40%

ON THE PRICE OF YOUR REGULAR DISPOSABLE LENSES

Direct Lenses can supply replacement disposable contact lenses direct to you at discount prices.

We offer savings of between 25% and 40% on the price of all leading brand lenses, including Acuvue, Surevue, Focus, Bausch & Lomb and Precision UV.

What's more, when you order from Direct Lenses we will even deliver your replacement lenses direct to you at home or at work.

And you can be sure you'll receive the highest quality products - Direct Lenses is run by UK qualified opticians who give the highest priority to eye care.

So to discover how you can enjoy the savings and convenience of our disposable contact lens replacement service, send for your free, no obligation information pack.

0870 902 20 20

Call us now or complete the coupon below. Please quote reference TPD1. Calls charged at national rate.

direct lenses
The contact lens replacement company

Please send me my Direct Lenses information pack NOW! I understand that I will be under no obligation to purchase. (Please use block capitals.)

Title (Mr/Mrs/Ms/Ms) Surname Forename

Address

Postcode Tel (Day) Tel (Eve)

Send to: FREEMARK DIRECT LENSES, PO BOX 14011, LONDON SW11 1YZ or call us on 0870 902 20 20

You may receive further offers or information about Direct Lenses or associated companies through the post. If you do not wish to receive such offers please tick this box ☐

T901

*When you connect to a Cellnet Digital Monthly Tariff. *Excludes customers upgrading from Cellnet Analogue. *When you connect to Cellnet Digital. Connection to mobile phones is subject to status. A deposit may be required. Ask in-store for details.

French to open archives on 1961 massacre

FROM BEN MACINTYRE
IN PARIS

THE French Government has ordered the opening of secret state archives to shed light on the 1961 massacre of more than 200 Algerians in Paris after Maurice Papon, the alleged Nazi collaborator, denied under oath that French police were involved.

M Papon, 57, who is on trial for crimes against humanity in Bordeaux, was the Paris police chief at the height of the Algerian war of independence when scores of Algerian demonstrators were murdered and their bodies thrown into the River Seine. Catherine Trautmann, the Culture Minister, yesterday issued instructions to release state records on the episode. 36 years to the day after the massacre and two days after M Papon, testifying on his past career, insisted in court that police under his command had played no role in the killings.

The archives, believed to include recordings of police radio conversations, would normally remain sealed for 60 years. Witnesses claim that police opened fire on thousands of Algerian demonstrators who had been herded into a stadium. At least 50 people are believed to have been murdered at the Paris police headquarters.

Dozens of bodies were removed from the Seine and many more were dumped at sea, according to historians. The massacre was hushed up, and the official death toll still stands at just three people.

M Papon, in testimony that has dramatically shifted the focus of his trial from the "second World War deportation of Jews to a more recent tragedy, conceded there had been more deaths than officially acknowledged, but said these were the work of rival Algerian groups.

But Raoul Lertud, who was a young policeman in 1961, told "Express" magazine how he had taken part in the killing of Algerians on the understanding that M Papon would never allow any officer to be prosecuted.

Party's over for power hostess

Sally Quinn is pining for the great days of the Washington elite salon circuit. Tom Rhodes reports

describe her as a hostess, you would say she was a publisher, a writer, a great woman," says Ms Quinn.

"I thought it could not get more boring after George Bush left. The Republicans had been in office so long but oddly enough, this much younger Administration of Democrats, an Administration one would have thought would have been a lot more lively and exciting, just isn't."

Legendary Washington hostesses have included Perle Mesta, Gwen Caffritz and Alice Longworth Roosevelt, the daughter of Teddy Roosevelt. They all viewed entertainment as a way of life and a means of becoming a conduit for power. Apart from President and Hillary Clinton, who entertain more than anyone in Washington, parties given by Katharine Graham are now considered the only functions that should never be eschewed.

People don't go out anymore. I love meeting congressmen and senators and people from the White House. I think it's always fun and I think a lot of people feel sort of bereft. You go to parties and you see the same old pals every night but you're not meeting anything new."

Ms Quinn has never had an easy relationship with the current Administration. At one such function, no one had informed the guest of honour, Princess Margaret, that there was no actual meal as she drank copious amounts of bourbon.

"When do you think lunch will be served?" Ashton Hawkins, the Vice-President of the Metropolitan Museum of Art and the Princess's escort, asked Ms Quinn. "I'm starving and so is she."

During the first term she and her husband were studiously snubbed by the Clintons, whom Ms Quinn had written about in a "condescending manner" during the election campaign. Her critics argue that she feels left out of the loop and so claims there is no social circle in Washington anymore. There is no doubt, however, that life is changing. As many as ten of the "going out" senators retired this year.

Congressmen spend more time in their constituencies, people work harder and simply know each other less. "It's quite interesting that they feel completely isolated out there on the Hill," she says. "They don't ever see any of the White House people, and so the antagonism starts. You don't know that you both had children at the hospital at the same time having surgery, or that somebody's daughter has anorexia or that somebody's mother has had a stroke. You don't know the human things that make them seem less like ogres."

The vacuum has clearly had an effect on Ms Quinn, the daughter of a general who later worked as a social secretary to the Algerian Ambassador before covering social events for the Style section of The Washington Post. Her latest volume, in effect a rulebook for correct entertaining, is spattered with nostalgic anecdotes of a social life that no longer exists. She reminisces about the famous parties held by Evangeline Bruce, at which the hostess would invite people for lunch but serve only hors d'oeuvres.

At one such function, no one had informed the guest of honour, Princess Margaret, that there was no actual meal as she drank copious amounts of bourbon. "When do you think lunch will be served?" Ashton Hawkins, the Vice-President of the Metropolitan Museum of Art and the Princess's escort, asked Ms Quinn. "I'm starving and so is she."

"He looked desperately in the direction of Princess Margaret, who was accepting another drink and who at that moment was taking my husband by the arm and removing him to a sofa in the far corner of the room, where they sat for nearly another hour alone. That's it," said Ben on the way home. "No more stand-up seaweed lunches for me."



Sally Quinn, Washington's "ultimate insider". She bemoans the current social inertia, blaming the Clinton Administration. "People just don't go out anymore"

ing him to a sofa in the far corner of the room, where they sat for nearly another hour alone. That's it," said Ben on the way home. "No more stand-up seaweed lunches for me."

While many of her stories involve the protocol of entertaining, the setting, the menus and the seating arrangements, she also writes of some embarrassments at her own home. The dinner, for example, when she had invited Nora Ephron,

the writer, and her husband Carl Bernstein, the Watergate reporter who was having an affair with Margaret Jay, wife of the then British ambassador and the daughter of the Prime Minister, James Callaghan. "As we began innocently talking about how it was impossible not to know if your spouse was having an affair, Nora stood up, asked for a bottle of red wine and poured it over Carl's head."

Her book launch on Monday will be hosted by Bob Woodward, the other half of the Watergate duo, and his wife, Elsa Walsh. Many of the guests have yet to reply, sighed Ms Quinn, but that is a symptom of the decline. Her advice for the Washington "hostess" of the 1990s? "Get a job and then you can try to entertain on the side."

The Party, A Guide to Adventurous Entertaining, is published by Simon & Schuster.

Russia 'to rely more on nuclear arsenal'

FROM BROWNE MADDON
IN WASHINGTON

RUSSIA plans to cut its ground forces by half, relying instead on nuclear weapons in future conflicts, according to reports here yesterday.

A classified document says that Russia's new military tactics will be approved later this year, according to The Washington Times, a right-wing newspaper with a reputation for close links to the intelligence forces.

The proposed reforms reinforce changes already under way in Russia's nuclear doctrine by placing increasing weight on nuclear weapons to deter aggression, says the "top secret" report from the Joint Intelligence Committee, an international group for pooling intelligence reports from the United States, Britain, Canada and Australia.

The newspaper said the report was made available by Pentagon sources. The report says: "Russia will maintain a credible strategic deterrent to compensate for the weaknesses in its conventional forces."

Many in the Russian military believe that it is motivated mainly by the Government's desperate need to save money. Defence spending, now at 3.5 per cent of gross domestic product, has been cut by half in the past five years, the report says.

Despite the rapid deterioration of conventional forces, Russia is developing a new intercontinental ballistic missile to replace the SS25 mobile version, and a new class of submarines.

□ Moscow: Russian experts shrugged off the report as nothing new, saying it was well known that economic woes had made such a shift unavoidable. (Reuters)



Katherine Graham, left, and Pamela Harriman

Lost all his customers to cancer

Chris

He'd built up his business from nothing. Then he contracted cancer. He survived. Only to helplessly watch his business go under. This can happen every year to thousands of self-employed people who suffer a critical illness and survive.



Abbey Life's Critical Illness Cover gives you the protection you need. We'll give you a large cash sum if you're diagnosed, or suffer from a serious illness. And you can use the money any way you want. It could even save your business.

Isip now and we'll send you a Which? Guide to Health absolutely free.



Abbey Life

We'll give you the money to live on. Call 0800 20 20 40

Return to Abbey Life, PO Box 61, Frognal Way, London, NW2 0YP.

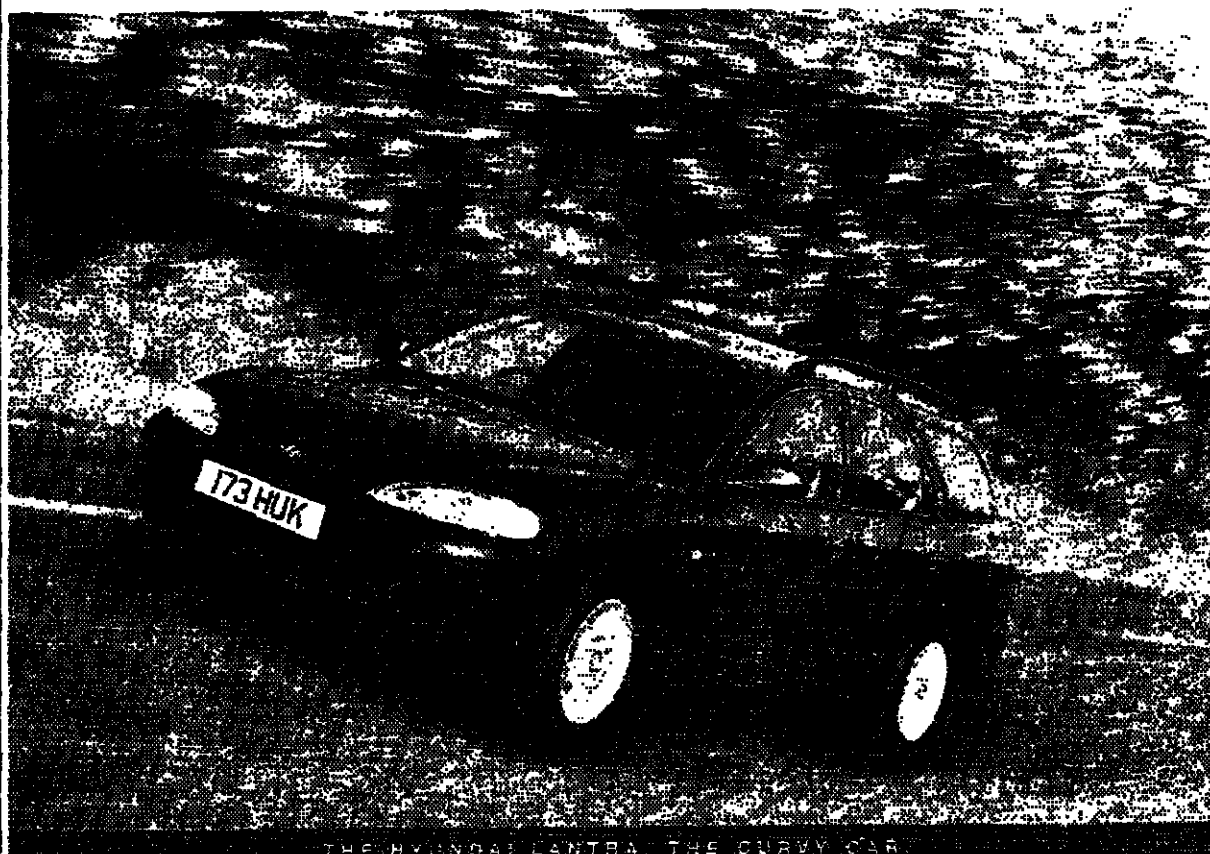
Reference C1C/256

Name <input type="text"/>		Initials <input type="text"/>	
Address <input type="text"/>		Postcode <input type="text"/>	
Date of Birth <input type="text"/>		Contact Tel No (inc area) <input type="text"/>	
		Convenient contact time <input type="text"/>	

PLEASE SEND ME MY FREE WHICH? HEALTH GUIDE. (SPECIFY VERSION REQUIRED.) FEMALE ☐ MALE ☐

We may send you information about other products and services offered by Abbey Life Marketing Group. If you would prefer not to receive this, please indicate this paragraph. Abbey Life Insurance Company Limited, Registered office: 20 Finsbury Square, London, EC2A 3BN. Abbey Life Insurance Company is regulated by the Financial Services Authority (FSA) under the Financial Services and Markets Act 2000.

Technology really is advancing rapidly. You can now travel in space for £11,599.



Hyundai Car (UK) Ltd, St John's Place, London Street, High Wycombe, Bucks, HP11 1HL. Telephone 01494 496500. Model featured, Lantra 1.6 LS Estate, price £11,599 on the road. On the road price includes VAT, delivery, number plates and 12 months road tax licence. Price also includes a 3 year unlimited mileage warranty and 3 years' Hyundai/PAC Assistance. Price and vehicle specifications correct at time of going to press. "Free Fuel" available in form of a cheque for £500.00 from the manufacturer. Calculation based on an average 6 month mileage of 5,350 miles (1997) Low Report on Mileage, average Land Rover consumption of 24.7mpg (Nissan Bluebird 1997) and an assumed petrol cost of 10.15p per litre. Total of £500.00 then rounded up. (Representative figures are available from Hyundai dealerships but not equivalent value. Offer available to private buyers only and must be first registered keeper. Offer not available on vehicles purchased through Mobility schemes. Vauxhall V40 1.8 Estate on the road price and brochure quoted from What Car?, October 1997. Vehicle must be registered between 1.8.97 and 30.11.97.

LOW PRICES EVERYDAY

BUSINESS CENTRE

5000 COMPUTER PRODUCTS

12 MONTHS INTEREST FREE OPTION*

WITH NO DEPOSIT

ON ALL PRODUCTS OVER £250

PC WORLD

THE COMPUTER SUPERSTORE



DIGITAL CAMERAS SALE SAVE UP TO £150

SONY Digital Camera. 640 x 480 resolution. 4Mb memory. Stores up to 108 images. Was £699. MODEL: DSC-F1.

SAVE £150

£549

ATTEC DFD-300 Desktop Photo Developer. 640 x 480 resolution. 15.7 million colours (24-bit). **NEW £199**

CASIO QV11 Digital Camera. 640 x 480 resolution. 2Mb memory. Stores up to 96 images. **NEW £299**

FUJI DS-7 640 x 480 resolution. 2Mb memory. 3 zone focusing. Was £495. **NEW £349**

CANON POWERSHOT 350 640 x 480 resolution. 2Mb memory. Stores up to 47 images. **NEW £499**

SANYO Digital Camera. 640 x 480 resolution. 4Mb memory. Stores up to 120 images. Was £549. MODEL: VPCG200.

SAVE £50

£499

PHOTO STUDIO SALE SAVE £99



HEWLETT PACKARD Photo Printer + Film Scanner. Now you can print superb photos at home or in the office without the need for a darkroom or an enlarger. Scan your photos or negatives into your PC. Enlarge the images, combine them, superimpose, even change colours and backgrounds. You can then print as many copies as you like. Was £798. MODEL: Photo Smart Printer + Photo Smart Scanner.

SAVE £99

£699

PHOTO QUALITY INKJET PRINTERS SALE SAVE UP TO £100

Up to half price inkjet & toner cartridges**

HEWLETT PACKARD Colour Inkjet Printer and Photo Reader. Up to 600 x 600 dpi resolution (black and colour). Includes Photo Cartridge and EasyPhoto Reader which scans photos up to 12cm x 18cm at up to 1200 dpi resolution (interpolated). FREE Kodak Processing Voucher. MODEL: D1690C+ and EasyPhoto Reader.

NEW

£259

CANON Colour Inkjet Printer and Photo Editing Studio. Up to 1200 x 1200 dpi resolution (black and colour). FREE Kodak Processing Voucher. Was £299. MODEL: i400. **NEW £199**

EPSON Colour Inkjet Printer. Up to 1440 x 720 dpi resolution (black and colour). FREE Kodak Processing Voucher. Was £269. MODEL: Stylus Color 600. **NEW £329**

LEXMARK Colour Inkjet Printer. Up to 1200 x 1200 dpi resolution (black and colour). Includes Kodak Processing Voucher. FREE Kodak Processing Voucher. Was £299. MODEL: 300X. **NEW £269**

HEWLETT PACKARD Colour Photo Printer. Prints real photos on real photo paper. Prints 4" x 6" and 5" x 7" format. Model: PhotoSmart.

EPSON Colour Inkjet Printer. Up to 1440 x 720 dpi resolution (black and colour). Up to 6 pages per minute (black). FREE Kodak processing vouchers. Was £269. MODEL: Stylus Color 600. **SAVE £20**

£249

ALL-IN-ONE OFFICE SOLUTIONS SALE SAVE UP TO £120

2000 SHEETS OF PAPER FREE WITH EVERY ALL-IN-ONE

HEWLETT PACKARD All-in-One Office Solution. Colour inkjet printer, Colour flatbed scanner and Colour copier. Was £699. MODEL: Officejet Pro 1150C.

SAVE £100

£599

CANON All-in-One Office Solution. Colour inkjet printer, Scanner, Copier and Fax. Was £499. MODEL: i400. **NEW £389**

HEWLETT PACKARD All-in-One Office Solution. Colour inkjet printer, Scanner, Copier and Fax. Was £599. MODEL: Officejet Pro 1150C. **NEW £499**

BRITAIN'S BIGGEST SALE

OF LATEST PC TECHNOLOGY

HANDHELD COMPUTERS SAVE UP TO £120

PHILIPS VELO Handheld PC. Now you can run Windows® anywhere. The Velo 1 handheld PC, with 4Mb memory runs Microsoft® Windows® CE and pocket versions of Word™ and Excel™. A built-in modem, allows you to use e-mail and browse the Internet. MODEL: Velo 1.

NEW

£599

HEWLETT PACKARD Handheld PC. 2Mb handheld PC, runs pocket version of Excel, Word and Internet Explorer. Infra-red port and serial port. Microsoft Windows® CE operating system. MODEL: 300X.

SAVE £100

£399

PSION 1Mb Organiser. Infra red transfer to printers and other Psion organisers. Includes Agenda, Database, Wordprocessor, Spreadsheet, World Data, Time and Calculator. 512Kb version also available for £129. MODEL: Siena 1Mb.

NEW

£199

PSION Psion Organiser and PsWin. Series 3C 2Mb backlit organiser and PsWin for Windows. Allows you to transfer files between your Psion and PC. Create and edit PC files anytime, anywhere. Organiser available separately for £299. Total Separate Selling Price £379. MODEL: Psion 3C 2Mb BL + PsWin.

SAVE £30

£349

HEWLETT PACKARD Handheld PC. 4Mb backlit handheld PC. Runs pocket versions of Excel, Word and Internet Explorer. Connect to your PC and transfer data with ease. Microsoft Windows® CE operating system. Was £645. **NEW £529**

PC WORLD THE COMPUTER SUPERSTORE

FOR YOUR NEAREST STORE CALL 0990 464 464

LONDON AREA

ABERDEEN, BIRMINGHAM, BURNINGHAM, CARDIFF, CHESTER, COVENTRY, DUNDEE, GLASGOW, HULL, LEEDS, LEICESTER, LIVERPOOL, MANCHESTER, MESSING, NORTH SHIELDS, NOTTINGHAM, PETERBOROUGH, PORTSMOUTH, PRESTON, READING, SHEFFIELD, SOUTHAMPTON, STURKE, SWINDON, TOTTENHAM, WIMBORNE, WIMBORNE, WIMBORNE

OPEN 7 DAYS A WEEK

SCANNERS SALE SAVE UP TO £130

HEWLETT PACKARD 24-bit Colour Flatbed Scanner. Easy to use - one touch operation. Scan text and images into your PC at 300 dpi (1200 dpi using software interpolation). Was £299. MODEL: ScanJet 5p.

SAVE £100

£199

TRUST HANDYSCAN 24-bit Colour Flatbed Scanner. Extremely portable and easy to use. Was £69.

SAVE £10

£59

AGFA 24-bit Colour Flatbed Scanner. 300 x 600 dpi optical resolution. 2400 dpi interpolated resolution. Was £199. MODEL: Snapscan 300.

SAVE £20

£179

GRAPHICS CARDS SALE SAVE UP TO £50

DIAMOND MONSTER 3D 3Dfx Chipset. Includes Formula 1 (full version), Actus Soccer and Mech Warrior 2. Create the ultimate games machine with a dedicated graphics processor board using 4Mb DRAM built-in. Was £179.

SAVE £30

£149

DIAMOND STEALTH 3D 2000 3Dfx Chipset. Includes Formula 1 (full version), Actus Soccer and Mech Warrior 2. Create the ultimate games machine with a dedicated graphics processor board using 4Mb DRAM built-in. Was £179.

SAVE £20

£69

MODEMS SALE SAVE UP TO £40

MOTOROLA 56k External Fax/Modem. Up to twice as fast as existing 28.8k modems. Was £129.

SAVE £40

£129

MEMORY SALE SAVE UP TO £30

16Mb SIMM 72pin EDO and Non parity. Was £99. **SAVE £30** **£69**

32Mb SIMM 72pin EDO and Non parity. Was £149. **SAVE £10** **£139**

DATA STORAGE SALE SAVE UP TO £50

SYQUEST EZFlyer 230Mb External Tape Drive. Fast, portable, easy to use, large capacity SCSI or Parallel port devices available. Was £189. **SAVE £30** **£129**

OMEGA DITTO 32K External Hard Drive. 32K Hard Disk Drive. Was £299. **NEW £129**

WESTERN DIGITAL ACB Hard Disk Drive. 40K Hard Disk Drive. Was £299. **NEW £249**

MULTIMEDIA SALE SAVE UP TO £40

CREATIVE LABS AWE 64 Soundcard. 16-bit CD quality sound. 64-voice wavetable. **NEW £79**

YAMAHA YMT-877 Soundcard. 16-bit CD quality sound. 64-voice wavetable. **NEW £79**

NETWORKING

PC LINK 2M ETHERNET CABLE KIT **£17.99**

NETGEAR 4 PORT ETHERNET TWINSTED PAIR HUB **£49.99**

3 COM OFFICECONNECT HUB TP4 **£89**

3 COM ETHERNET LINK PCMCIA CARD **£149**

BELKIN LAPLINK WINDOWS 95 CABLE **£17.99**

3 COM ETHERNET LINK ISA & PCI ETHERNET CARD **£79**

NETGEAR 8 PORT ETHERNET HUB **£109**

HEWLETT PACKARD DIRECT ETHERNET PORT SERIES **£269**

12 MONTHS INTEREST FREE OPTION* WITH NO DEPOSIT ON ALL PRODUCTS OVER £250

Accounts in interest free if repaid in full before the 12th monthly payment. Typical Example: Cash price £1500. No deposit. 11 monthly payments of £50.71. Balance of £942.19 to be repaid before the 12th payment. The interest paid £190.00.

SPREAD THE COST WITH 48 MONTHLY REPAYMENTS* **29.5% APR**

Typical example: £1500 is repaid in 48 monthly payments of £31.25. Total interest paid £519.00.

Wilton battle
for justice
in death row

The North West Millen
14.4% re
guaran
after 2
(well worth a big c

2 Harrow

Briton battles for justice on death row

AFTER almost ten years on Florida's death row for two murders he says he did not commit, Krishna Maharaj, a British businessman and one-time millionaire, still finds it hard to believe what has happened to him.

"I still wake up in the morning and think this cannot be for real," he said, sitting in red prison overalls and shackled by the ankles during a three-hour interview at the Miami jail. But as another day of judgment approaches, he is hoping that his nightmare may soon be over.

A Florida judge will decide on Tuesday if Maharaj, 55, deserves a retrial based on new evidence and allegations of judicial misconduct that surfaced after his 1987 conviction. His British expatriate lawyer, Clive Stafford Smith, who has fought more than 200 death row cases across the United States — winning all but six — admits to being an "incurable optimist". After presenting Maharaj's appeal in a week-long hearing last month, he says he has every reason to be confident.

"I have no doubt that the judge will toss out the death sentence," he said. If a new trial is not ordered, Mr Stafford Smith is determined to take the case to a higher court, eventually the United States Supreme Court if necessary. Although Maharaj is grateful for the backing of a British support group, as well as a number of MPs, he is not asking for sympathy or compassion.

He says anyone who looks closely at the evidence in his case would see the injustice of it. "Forget me. I'm on death row. I could be lying. Look at the evidence," he said, spreading out legal documents on the table in front of him.

In November 1987 a Miami jury found Maharaj guilty of gunning down two Jamaicans in the penthouse suite of a downtown hotel. But Maharaj argues that his original trial

David Adams in Miami talks to a condemned man hoping to prove his innocence

lawyer mishandled the case — no defence witnesses were called — and that Miami prosecutors failed to turn over all the evidence they were supposed to. Prosecutors deny that, and insist there was an airtight case against Maharaj, who they say had been engaged in a financial feud with the victims.

But Maharaj says the new evidence shows that he could not possibly have committed the murders. During last month's hearings his lawyers presented alibi evidence showing that Maharaj was 40 miles away when the killings occurred, and named other sus-

"The police and prosecutors have lied and covered up their mistakes in my case for ten years"

pects who had a motive to kill the Jamaicans. They also cast doubt on the court's handling of the case. The original trial judge was arrested four days into the proceedings on charges that he took bribes to fix cases.

Part of the new evidence centres on the victims in the case, Derrick Moo Young and his son, Duane. At the time of their murders, police described them as import-exporters involved in a business dispute with Maharaj over property investments.

But, according to Mr Stafford Smith, the Moo Youngs were involved in numerous

shady business deals, including laundering millions of dollars all across the Caribbean for big-time drug traffickers.

They also allege that a key witness at the trial, who claimed to have seen Maharaj commit the murders, was himself involved in the crime and lied in court as part of an attempt to frame Maharaj.

According to Mr Stafford Smith, the Moo Youngs were owed a lot of money by Adam Hosen, another Trinidadian businessman. Little is known about Mr Hosen. The same cannot be said for his brothers, Arthur and Nizam.

In a 1970 trial at the Old Bailey, the pair were convicted of murdering the wife of a top newspaper executive at the *News of the World*, allegedly chopping up her body and feeding it to pigs. They had planned to kidnap the wife of Rupert Murdoch, but mistakenly seized the wrong woman.

Mr Stafford Smith says Adam Hosen was seen going to the hotel on the morning of the Moo Young killings carrying a 9mm pistol — the type used in the murder — with a silencer. Hotel telephone records — tucked away in the prosecution files — also show Mr Hosen called the Moo Youngs' room that day.

Maharaj claims that the police and prosecutors have lied and covered up their mistakes for ten years.

"They don't want a new trial. They don't want the truth to come out," he said. "I would like a new trial, because it will show what they did to me. They are still covering it up today, that is the worst part of it."

Maharaj grew up in his native Trinidad before moving to Britain aged 21, where he earned his fortune importing bananas and West Indian produce. He was so successful he had a fleet of Rolls-Royces, and England's second largest stable of racehorses.

His wife, Marina Maharaj, 57, who has devoted the last ten years to making the 700-mile round trip to visit her husband in Florida, said she has never doubted his innocence. "I can't describe how I feel, it's so horrible. Every time I see him in court it's so painful," she said.

Mrs Maharaj said she fears for the health of her husband, who suffers from diabetes and high blood pressure. She said



Maharaj with his legs chained: "Look at the evidence and you will see the injustice"

he has lost a lot of weight and his hair has thinned due to the stress of a decade behind bars. She had to sell the couple's home three years ago. "We went completely broke." She now lives alone in a small two-bedroom house with her dog Lucky, an 11-year-old German shepherd.

"He saved my life," she said of Lucky's companionship. "But he's getting old, and I

don't know if he'll still be around when..." she said, not daring to voice her hopes of being reunited with her husband.

Composed during the prison interview, Maharaj broke down when the conversation turned to his wife. "She's the hero in all this," he said, fighting back his tears. "This is wrong. Her hurt is what irks me the most."

WORLD IN BRIEF

Eta blast on eve of King's visit

Bilbao: Security was tightened in Bilbao yesterday after Basque separatists detonated explosives outside an office building a day before King Juan Carlos was due in the northern Spanish city to open the Guggenheim museum.

No one was injured in the blast, which did little damage. Eta guerrillas gave a warning of the attack in a call to a radio station. Earlier this week Eta gunmen killed a politician as he tried to question them while they were unloading flower pots from a suspicious van near the museum. The pots contained remote-controlled grenades. Yesterday, Valentín Lasarte was jailed for 30 years for the murder in 1995 by Eta of a senior politician in the Basque region. (Reuters)

Picture Palace, Magazine, page 42

Transfer for Priebe

Rome: A military tribunal ruled that Erich Priebe, right, the former SS officer convicted last July of taking part in a 1944 massacre of hostages, must be transferred from a convent to a military hospital. His lawyers had protested that a transfer was incompatible with his psychological condition, a plea upheld at his trial. It is unclear why the tribunal changed its decision when Priebe, 84, only has to serve a few more months. (Reuters)



Libya ban respected

Pretoria: President Mandela will respect the UN-imposed flight ban on Libya, travelling by road from Tunisia to Tripoli when he makes an official visit next week, officials said yesterday. A spokesman for Mr Mandela, Pieter Swanepoel, announced the details of the travel route for the visit, already criticised by the United States. Libya has been under an air embargo for refusing to hand over suspects implicated in the 1988 Lockerbie airline bombing. (AFP)

Row over gulag roubles

Moscow: Russian authorities are facing severe criticism from rights groups and former gulag inmates after mistakenly choosing a picture of a notorious Soviet prison to illustrate a new currency note (Richard Beeston writes). In a move greeted with incredulity by the public and red faces by officials, the new 500,000-rouble note (about £50) shows the fortress island of Solovki in the White Sea, a former monastery that was turned into the Bolsheviks' first political prison.

Farewell to Guevara

Santa Clara, Cuba: Che Guevara was laid to rest in a mausoleum here yesterday, some 30 years after his death in Bolivia. Factory whistles, civil defence alarms and trolley and car horns were sounded throughout the island in a final tribute to the former comrade-in-arms of President Castro. The military also fired a 21-cannon salute from the Cabana Fortress at the entrance to Havana's harbour. Santa Clara is considered the fallen revolutionary's adoptive city. (AFP)

Detention for boy killer

Kobe: A 15-year-old Japanese boy who decapitated an 11-year-old boy and killed a ten-year-old girl with a hammer has been sent to an institution to be held until he is 26. The satanic murders, as well as his assaults on three other children, shocked Japan. He had claimed police in messages to newspapers boasting he would never be found. (Reuters)

The NatWest Millennium Bond

14.4% return guaranteed after 2 years

(well worth a big celebration)

Each year build up to the year 2000 with a NatWest Millennium Bond. Just deposit a fixed sum from £1,000 to £250,000 until the end of 1999, and you will guarantee yourself an annual interest payment of 7.2% until the end of 1999. So after two years you'll see a return of 14.4%. And as it's time to celebrate the new millennium.

For more information, call 0800 200 400 or go to our website NatWest.com. Or if you prefer, contact your local branch for more details.

Call 0800 200 400

MON TO FRI 9.00am - 5.00pm SAT 9.00am TO 6.00pm

NatWest
More than just a bank

Where appropriate, lower rate tax (currently 20%) will be deducted at source from the interest paid (which may be reclaimed by resident non-taxpayers). Alternatively, for example, subject to the required registration form, interest will be paid gross. The gross rate is the rate before deducting income tax. All rates are subject to variation. The interest rate quoted will apply only if no withdrawals are made within the two years. We may monitor and record your phone calls with us in order to maintain and improve our service. National Westminster Bank Plc, Registered Office: 41 Lombury, London EC2P 2BP, Registered Number: 929027.



Thomas Cook Offers

2 LIFT PASSES FOR THE PRICE OF 1

WITH

THOMSON

VERBIER
JANUARY FROM

£275*

LIVIGNO
JANUARY FROM

£175*

Book your Thomson ski holiday to Europe, the USA or Canada and you get 2 lift passes for the price of one. So hurry down to your local Thomas Cook shop or book by phone or see **Teletext** page 268.

Thomas Cook

The nice surprise is the price

PLUS
10% OFF
YOUR NEXT
SKI
HOLIDAY

Credit Card Booking Line
0990 777 555
OPEN 7 DAYS A WEEK

Malibu villa of Dodi Fayed on sale for \$10m

PEERING over a hedge into the drive, a giraffe sculpted from ivy and encased in wire mesh stands silent sentinel at the beachfront mansion that was briefly owned by Dodi Fayed and is now for sale.

This secluded villa has six bedrooms and five acres of prime gardens set around a swimming pool, a tennis court and a long brick staircase that leads to the sea. Offers in the region of \$10 million (£6.2 million) should be addressed to Sotheby's International Realty in Beverly Hills.

The brochure has yet to be printed. Sotheby's gets these listings by promising it will do a lavish spread. Libby Sparks, a Malibu estate agent, said she showed prospective buyers the property when Julie Andrews and Blake Edwards first tried to sell it in the late 1980s. Sotheby's had no comment on the villa where Diana, Princess of Wales, might have made a home.

Giles Whittell
says the Princess
would have been
safe here from
the paparazzi

Bought in June by the heir to Mohamed Al Fayed's Harrods fortune for about \$7.3 million, it is being offered four months later, unimproved, for nearly \$3 million more.

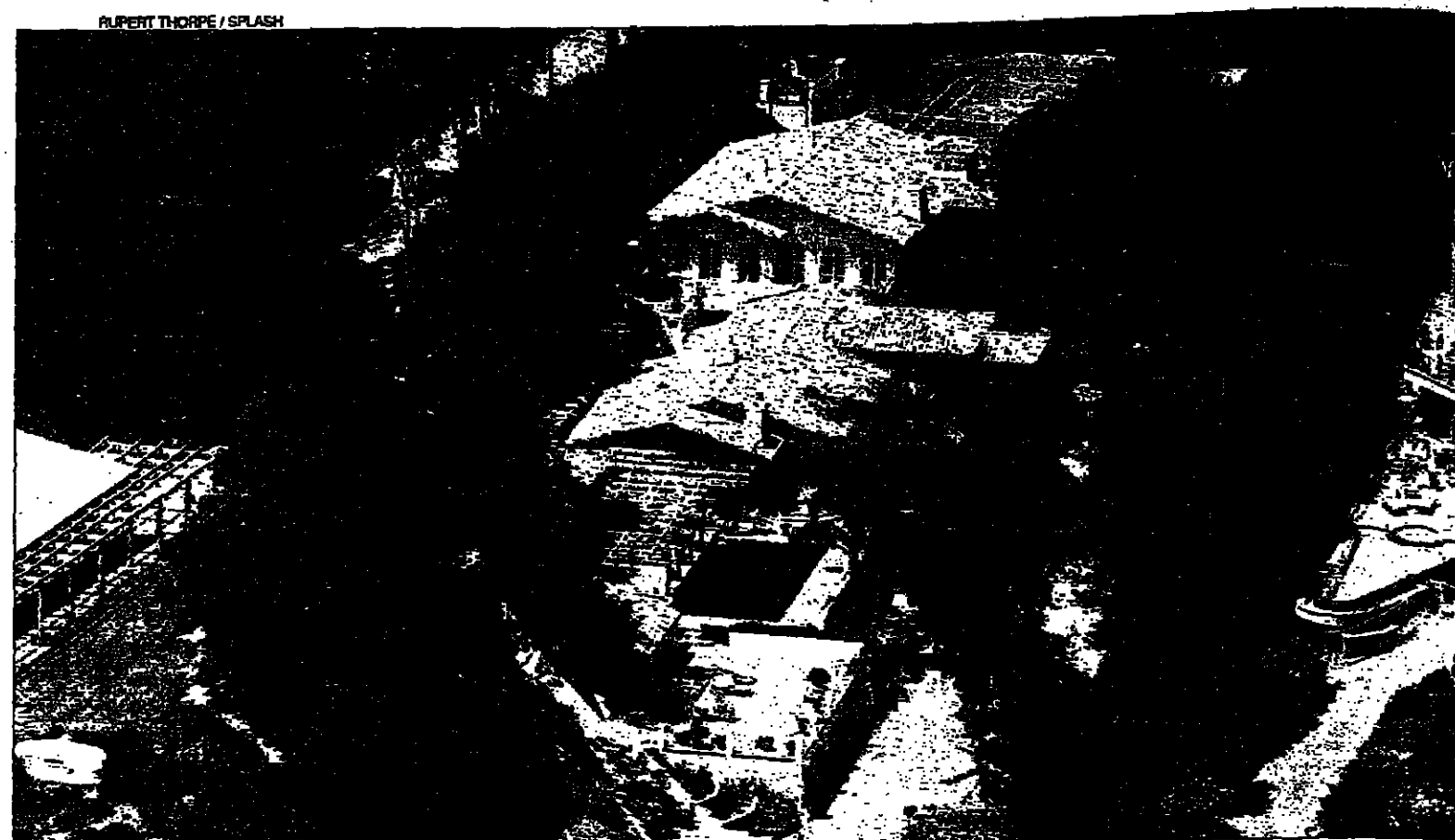
Kelly Fisher, the Californian model, has claimed the younger Fayed asked her to redecorate and refurbish the villa. No new work has been done, not only because of his untimely death, but also because all ties between him and Ms Fisher were cut when she learnt of his relationship with the Princess the previous

month and sued him for \$440,000.

The notion that the villa's current owner may profit from its link to the Princess was rejected by Mrs Sparks, who has bought and sold property in Malibu for more than 20 years. "Someone may want to buy it because of its history, but she [the Princess] never lived here. I don't see the allure." The asking price, she added, was "probably a little high. But it's a beautiful piece of property and if you don't ask \$10 million you certainly won't get it."

Hidden from the Pacific Coast Highway and even from its nearest neighbour, the mansion was razed when Edward Sacks, a Florida investor, bought it from Ms Andrews and Mr Edwards for \$8.5 million in 1992. It was rebuilt by Ron Wilson, designer of no fewer than 20 homes for Cher.

It has two drives, a fountain



The secluded beachfront villa, which boasts the loveliest stretch of sand in southern California, has six bedrooms and is set in five acres

in the middle of one of them and 10ft wrought-iron gates. Behind them, mature trees dwarf the giraffe but give a glimpse of terracotta roof tiles on the 2,000sq ft guest house, which has spectacular views

of Catalina Island and the Pacific Ocean. There is also a walled garden.

The chief attraction is the private beach. There can be no lovelier stretch of sand in southern California, nor any

better illustration of the perennial need of wealth to shield itself from prying eyes.

All roads in Paradise Cove are private. One gives public access to the beach, but to walk down it costs \$5; to drive,

\$15. At the bottom there is a list of eight prohibited activities, from surfing and fishing to bringing a dog. It is possible to reach the bottom of the steps leading to the beach from Dodi Fayed's dream house, but

only by waiting for low tide or swimming. One thing is certain. Unless the paparazzi were prepared to maintain a permanent flotilla off the coast, the Princess would not have been hounded here.

THE SUNDAY TIMES

SKI SENSATION

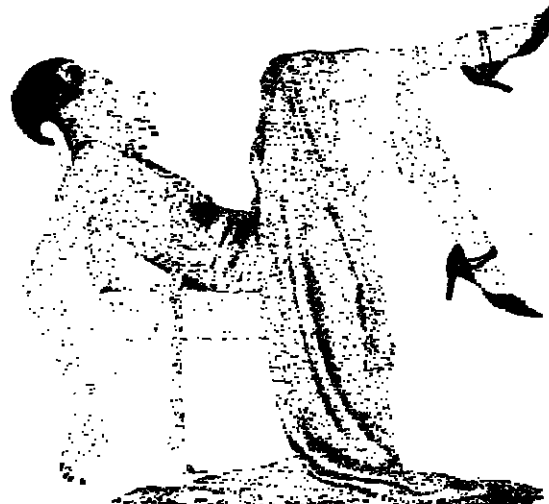
UP TO 20% OFF HOLIDAYS AT
THE WORLD'S TOP SKI RESORTS

Don't miss the special
20-page Destinations
supplement FREE
tomorrow



HERE'S LOOKING
AT YOU KIDS

Allergy is the scourge of
modern, affluent societies.
Can we cope? Magazine
special issue



Even the most experienced
model quakes in her stilettos
... backstage with Galliano.
Style



'He could drink and philander
with the best of them. All
he needed was a seat in
parliament ...' John
Mortimer on Sheridan. Books

Washington to put a designer wrap around Monument

FROM BRONWEN MADDOX IN WASHINGTON

THE Washington Monument, the 555ft-high white needle which dominates the capital's skyline, will be draped in an architect-designed veil for three years while urgently needed repairs are carried out.

Like the Albert Memorial in London, which has been shielded in a designer shroud to protect its fragile structure from the rain, the Washington Monument will have the fruits of the best minds of the architectural profession to enable it to carry off its refurbishment in style.

The postmodern architect, Michael Graves, has designed a transparent veil imprinted with a grid of thin blue lines to mimic the masonry underneath, a structure described yesterday by *The Washington Post* as "a splashy, high-tech hair net".

Mr Graves is probably best known for his design of the Walt Disney headquarters in Burbank, California, where the Seven Dwarfs form its pillars. This latest design, which avoids that levity, has had to win approval from a congressional panel. At night, it will be lit from within. The repair work will last until 2000.

The National Park Service, which says it is "excited" by

the design, has been desperate to avoid erecting the scaffolding and rain-stained tarpaulins which usually accompany such large-scale restorations. The smooth spike of the monument, opposite the White House, pierces the two-mile grassy avenue of the Mall, running from the Capitol to the Lincoln Memorial.

A monument to George Washington, the first American President, it was completed in 1888, 99 years after his death. According to its guides, it is still the tallest free-standing masonry building in the world.



The Monument repairs

ROSEBUD

THE STORY OF ORSON WELLES

DAVID THOMSON



AND DINE FOR
AT CHRISTMAS TIME



THE SUNDAY TIMES IS THE SUNDAY PAPERS

هكذا من الاصل

No-one goes further to keep you closer

Mrs Osborne looks back

Here sits Helen Osborne, surrounded by her legacy from John: lovely old house, three dogs, Welsh pony, 30 acres of wooded hillside, and a smattering of vintage.

Yesterday we heard that she has authorised a biography of her husband which will include his most private writings which nobody has read before — "unsolicited outpourings, internal jottings" which reveal a tortured, suffering soul.

Last weekend she delivered a diatribe worthy of Osborne himself — "How the literary vultures picked my husband's bones" in *The Sunday Telegraph*, inspired by the *Daily Mail* serialisation (headlined "The Man Who Hated Women") of a forthcoming book: "unauthorised, unsparring, explosive".

The *Mail* stuff was indeed awful: tabloidish sentences such as: "A dandy, Osborne treasured a wardrobe of at least a dozen suits." And: "While cheating on his third wife, Penelope Gilliat, Osborne enjoyed a career in blonde Jill Bennett's bed."

Surely Peter Whitebrook, theatre critic on *The Scotsman*, did not write this travesty: serialisations rarely reflect a writer's style. But Mrs Osborne, who was assured by Whitebrook that he was producing a serious study of her husband's work, says that much of his manuscript was scissored and pasted from Osborne's memoirs, *A Better Class of Person* and *Almost A Gentleman*.

Hence her release of the notebooks, an even more confessional layer of Osborne than we enjoyed in those two classic volumes of autobiography.

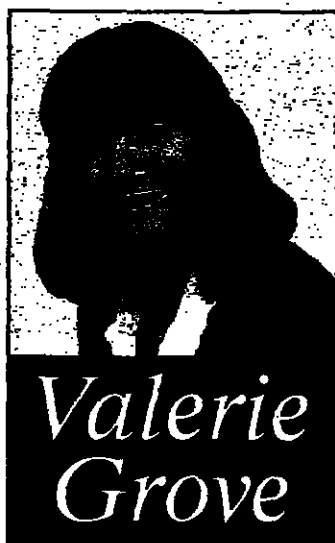
The notebooks were never intended for publication, but they were always lying around, and he would say, "This is my life in there. He kept it in a pot."

She has shown them to her chosen biographer — John Heilpern, once an *Observer* colleague of hers, now based in New York, whose book on Peter Brook she admired. "I'm sure he's the right person: he understands a writer's complications, he knows about the theatre, and John made him laugh."

It was one of the most interesting things about Osborne that he ended up with a fifth wife, so different from his exes, a gamine, witty, figure without vanity, or pretension: stick-thin, plain-spoken, chain-smoking, funny, a helpmeet (companion, idea-splainer, typist, cook) so averse to the notion of superwoman that she and Penny Mortimer, wife of John, started a lunch club for "Washout Wives" as an antidote to the energetic achievements of Dr Miriam Stoppard.

Helen Dawson came from Newcastle upon Tyne, went to boarding school in Yorkshire, read history at Durham and spent a year at Brown in the United States. She met Osborne when working on *The Observer* arts pages, and had to wait for him "to extricate himself

Maybe his notes will show people just how hard the act of creation is, says the playwright's widow



Valerie Grove

from Madam" (Jill Bennett). "I just totally loved him. I knew it was absolutely right for me, and right for him. We got on. We were like a pair of old shoes really. I just wish it had gone on longer."

They had 19 years: Osborne was just 65 when he died on Christmas Eve 1994.

The idea of a biography taking on a subject without private material, writing through the eyes of friends and enemies or from the subject's own published version, makes the whole thing merely speculative.

When I undertook a playwright's life, Dodie Smith had already told her own story in four volumes. Without her private notebooks I would have known nothing: there she poured out her wretchedness — about her fading popularity, seven unperformed plays lying in a drawer when Osborne and Co changed the face of English theatre.

Playwrights have a special paranoia: everything hinges on one night's performance; anxiety and furies consume them. "All the playwrights I know," Osborne said, "go to bed with depression: some for months."

Since they spend most of their days in solitude, they write down every thought, especially when the black dog of depression seizes hold — and as Osborne said, much of the 1970s were "a black hole". It was "like being in an iron suit". This, Helen says, is the point of releasing the notebooks.

"Maybe it will show people just how bloody hard the act of creation is," Helen says. "The hard slog and solitariness of it. If you're any good, that's what it's like."

Osborne was depressed by the

fear of failure, waning powers, lack of creativity, the way of the world. Helen was forced to cancel his 60th birthday party: he just could not face it.

Yet at his summer parties at Christmas Place, in Kent, a genial Osborne would stroll about in his raffish Edwardian stripes. The sun always shone on the broad lawns where a jazz band played, the champagne was unlimited, the food delicious.

The invitations magnanimously allowed guests — from Olivier to the local vicar — to bring anyone: "Mothers-in-law, dogs, kiddies, Australians. *Guardian* winnims welcome."

Queuing for the bathroom one would see, lined up outside the Osbornes' bedroom, the box-files of vituperative correspondence labelled "Looties", "Lefties", "Law suits", "Adolf" (Jill Bennett) etc: detritus of a life of travels, now in the University of Texas.

When the Osbornes moved to Shropshire, people would say they missed his parties. "And I would think," Osborne told me, "well, why don't you give a party then, eh, Harold? Eh, Tom?"

The house in this remote valley, "the quietest places under the sun" as Houseman said in *A Shropshire Lad*, is for Helen "a sanctuary from clamour, the clock ticking, the dogs snoring". But it is a big place for a singleton, and expensive to run.

Osborne fell in love with the minute he peered through the window. The previous owners had done a moonlight flit, leaving unwashed dishes in the sink. "It was a bereft house," Helen says. "John loved it and he's all about it still."

"When he knew he was dying, he said, 'You won't leave it, will you? Hang on as long as you can.'"

"But it's jolly tough, the whole business. I don't recommend widowhood. You can talk about it, but it doesn't really help. That's what's so awful."

There is now a possibility that the Arvon Foundation might take over an outbuilding as a centre for aspiring playwrights. "It would be nice for the house to be used. I shall feel like Mrs Danvers, rattling my keys."

At the end of her piece last Sunday was a Helen joke: The fee from this article is going to the Helen Osborne Survival Fund. As John Osborne said, when asked to waive his 10 per cent royalty on a charity performance on behalf of Friends of the Earth: "What about the Friends of John Osborne?"

Some would say Osborne wrote so unsparringly of other people, he is fair game for anyone else. "What he said about people was based on his experience of them. That's different from writing hearsay about someone you've never met."

Her article attacked other biographers — including Piers and Hilary du Pré: but how can she criticise them for revealing all about Jacqueline, while she publishes Osborne's private notebooks?

"Because John's writings are not

IN OSBORNE PLAYS FOR ENGLAND



Helen Osborne, alone in Shropshire: "It's jolly tough. I don't recommend widowhood"

revealing. They are a writer's thoughts in a period of dreadful, unbearable melancholia. I don't feel it is a betrayal in any sense: it is probably common to some degree in most writers. When he was cheerful, not a word went down. Nobody who knew John well would be surprised at what's in the notebooks."

For an interviewer he was always original, never boring, relished London gossip. Visiting journalists tended to follow a formula: first swank about having the temerity to face the ogre, and then reveal that he was in fact a pussycat as, under the influence of copious champagne, Osborne would prattle to order about Colditz-on-Thames (the National Theatre) Dr Fu Manchu (Peter Hall) etc. Great fun. Greatly missed.

Helen is left with the bruising aftermath: hacks digging over old ground, the revelations of Nicholas de Jongh (whose name was pinned



Like two peas in a pod: Helen and John Osborne

up, disbarred from entry, outside Osborne's memorial service) about John's friendship with the homosexual Anthony Crichton, over which Helen lined up with "wife numero uno" Pamela Lane, the only other remaining Mrs Osborne. "Death is not like divorce."

When someone dies, you do go on loving them. People don't grasp this; they think, "Oh well, that's over," and say what they like. It's not like that at all. You just go on loving them, which makes it more painful."

Why not seize a pen and write herself? Her book reviews are excellent. "I wouldn't want to write a mumsy widowish thing about 'What a lovely life we had'... Maybe something like Chekhov's wife's letters written after he died. But I haven't hit on a way to crack it yet."

Osborne's grave is nearby: "It's not a big deal, it's only his bones." But Alice Thomas Ellis, whose husband is also buried not far away, recommended a stonemason near Swansea — who turned out to have done Olivier's stone in Westminster Abbey.

That would have pleased John, whose feelings for Larry "fell just short of idolatry".

Crafty old Fox leads the pack in a tangled power play

EDWARD FOX is our leading bluff zone. Ask him to play a blimp or upper-crust codger and, as he proved years ago with his *Edward VIII*, he will give you everything from the right handkerchief to the perfect vowels.

The moment he shambled onstage, looking like a blend of genteel walrus and antique sheep, and half-quavered, half-moaned something inscrutable about jumping being good for sea-sickness, I knew I would enjoy the evening. Fox is more Harold Macmillan than Macmillan ever was.

Mark you, I am not sure about Hugh Whitmore's play. With Fox's whey-faced Supernac and Clare Higgins's no-nonsense Lady Dorothy pottering among the brown furniture and tweedy portraits of their Scots-castle set, the atmosphere is not exactly electric.

Offstage, Profumo has just tendered his resignation. Onstage, the PM chatters away about everyone from Bobby Salisbury to Jack Kennedy, sometimes to Julian Wadham as his private secretary, sometimes to John Warnaby as the spook who brings revelations of M15's nefarious dealings with

THEATRE A LETTER OF RESIGNATION Comedy Theatre

Stephen Ward, Macmillan "represents values like honour, integrity, respect, probity," old Etonian Wadham sniffs, assures grammar-school Warnaby.

Yet the PM is not above wangling the prosecution of the wrecked Ward for pinking at a time when it might help the beleaguered Government. But that does not tell us anything surprising about Macmillan, nor, indeed, politicians generally.

Intentionally or not, Whitmore tends rather to perpetuate the Macmillan legend. How could it be otherwise with Fox solemnly exuding sympathy for the Profumo family, nostalgically mourning the Edwardian twilight, and braying out anecdotes about Winston and Duff and Austen Chamberlain? Those old-timers certainly had class. Back in 1963, even class had class.

Is there anything shocking today in the suggestion that Lord Astor, Ward and M15 used Christine Keeler as a honey-trap for the Soviet spy Ivanov, or that Sarah Macmillan, who died in 1970, was an alcoholic and anyway not the mother-fathered, sexually inadequate Harold's child? I doubt it. Yet let's admit that Lady D's affair with raffish Bob Boothby does give the evening some coherence and the lead actor his most touching scenes. In the Profumos' predicament he sees his own, and has to stem a manly tear.

Whatever the merits and demerits of the play, it's a moment that left me feeling wonderfully Foxed.

BENEDICT NIGHTINGALE

OPERA & BALLET

COURTESY 021 330 2400
ENGLISH NATIONAL OPERA
Tues 7.30pm
Mon 7.30pm (First Night)
FROM THE HOUSE OF THE DEAD

Sedgwick Wells at the
Peacock Theatre (0171) 314 8800

ROYAL WINDSOR
Ballet
Tues 7.30pm & 7.30pm

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THE ROYAL BALLET
Box Office 0171 334 4000
at the La Scala, Apollo,
Hammersmith,
Box Office 0171 418 0000
FINAL PERFORMANCE
Tues 7.30pm & 7.30pm
THE SUBVERSIVE DUTY
Tues 7.30pm & 7.30pm
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)
Tues 7.30pm (First Night)

THEATRES

ALBERT 021 7200444
Penny Lane
STEPPING OUT
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

THEATRES

ALBERT 021 7200444
Penny Lane
STEPPING OUT
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

THEATRES

ALBERT 021 7200444
Penny Lane
STEPPING OUT
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW MUSICAL
Eves 8pm, Sat 8pm, Sun 3pm

ALBANY 0171 418 0000
THE NEW

How I'll give the law back to the people

Lord Irvine condemns a system open only to the rich and poor

In our manifesto we promised a wide-ranging review of civil justice and legal aid. The previous Conservative administration had been working on reform of the legal aid system driven by a desire to save money. We want reform which will bring the system under control and will deliver benefit to those whose need is greatest: a system which will enjoy the confidence, not the derision, of the public one which operates in the best interests of the whole community, not just in the financial interests of the legal profession.

We have long known that the civil justice system is in need of radical overhaul. At one time it was the envy of all. I want it to be that again. We still have much to be proud of: the quality of our judges among the highest; judgments of our courts are cited with respect throughout the common law world. But we had become complacent.

Delay and procedural complexity, ridiculed by Dickens a century-and-a-half ago, are largely unchecked, despite the attempts to remedy them. Expense can run out of control, the client on a financial rollercoaster. Of themselves, these are bad enough. But what if one party is richer than the other? They can exploit every procedural device to add to their opponent's financial woes. And it is not only people of average means who are suffering: business is becoming more and more conscious of the cost of litigation, both in purely financial terms and in terms of management time. Moreover, it is always in one or the other party's interest to prolong the proceedings to the greatest extent: money withheld is money which can be put to other uses.

Lord Woolf, now the Master of the Rolls, spent over two years producing his historic reports on access to justice, together running to more than 600 pages and making more than 300 recommendations to counter the flaws in a system which he characterised as inefficient and ineffective, and one which offers inadequate access to justice.

The essence of Lord Woolf's remedy is much greater judicial involvement in managing cases; a tighter control on timetables and costs; and more rigorous assessment of what steps really need to be taken. He seeks a climate in which settlement is encouraged; and in which there is a major transfer of control over the length and cost of proceedings from the lawyers to the judges. It is an approach already adopted in some jurisdictions (the United States, Australia); it is being adopted in others (Finland, Japan) and it is not unknown here (the Commercial Court, the Official Referees).

I have never been in any doubt about the basic correctness of Lord Woolf's analysis. His objective of a cheaper, faster, simpler system of civil justice is one I share. There should be an environment which promotes co-operation

and the early resolution of disputes. Litigation should be a port of last resort. Interlocutory proceedings should be curbed; they are developing into an industry in their own right. The excesses associated with the preparation of witness statements must be brought under control. But in doing what is necessary, we must not jeopardise the existing co-operative relationship between the Bench and the legal profession.

Before adopting Lord Woolf's proposals, I needed to be sure that they would actually deliver what we all hoped for: a civil justice system fit for the 21st century, not the 18th. I wanted an objective view, not to have to rely just on the assumptions of lawyers and civil servants. I wanted to give the enterprise my informed consent. So I asked Sir Peter Middleton, who is completely independent, to undertake his review, looking across the board at the proposals for reform both of the civil justice system and of legal aid. The two must be tackled together because the costs of litigation necessarily reflect the system that is used.

Sir Peter delivered his report to me the week before last. I owe him a tremendous debt of gratitude both for its quality and for the speed with which he worked. I have now considered his recommendations fully, and have been able to reach my own conclusions, which I shall be announcing in my speech in Cardiff this morning.

I want to see a streamlined system, bringing costs down, and making the amount of costs much easier to assess in advance. Legal aid has run out of control. For many it has been the key to the court system. But its value was seen to be such that questions should not be asked. The only obligation of a caring government was to foot the bill.

I believe such deference to be misguided. The ever-growing bill for legal aid is paid by all taxpayers, whatever their means. It is provided by society as a whole; it is the Government's responsibility as trustees to ensure that it is put to the best use of society, and that no penny is wasted in pursuing cases which have insufficient prospects of success, or in supporting wasteful practices within the legal profession. Why should anyone on a modest income contribute through his taxes to the income of an inefficient professional?

Government is duty-bound to search for other, more imaginative ways of funding litigation which will deliver justice to everyone. Today you can only litigate if you are very rich or very poor. The proposals which I shall be announcing today will modernise our system of civil justice and set out new ways of funding cases brought to it.

Lord Irvine of Lairg is the Lord Chancellor. He will be addressing the Law Society conference in Cardiff today.

NATURE NOTES



Cook Robin
(Sanctimonious foreign secretary)
More comfortable at home in its natural habitat, it will noticeably wilt when the heat is on. Stoppy little breeder in territorial disputes. Polygamous.

Fig.1 Putting its foot in it

The politics of the family

John Lloyd asks: in a secular age, how can the State promote domestic stability?

Family anguish dominated the front pages of tabloid and broadsheet alike on Wednesday. Impatient of the new national spirit of sobriety which was supposed to have banished prurience since the death of Diana, the press found sufficient public interest in three tales of private misfortune. It reported in as much detail as possible on the alleged resumption of an affair between the Tory MP for Beckenham and an 18-year-old nightclub hostess; on the announcement by the England football team coach that he had left his wife; and on the possible penile deformities of the US President.

We have one public family triumph this year, which in other times we would have been enjoined to celebrate but which is now reduced to a rather embarrassed and modest formality. The British Royal Family has 50 years of marriage behind it since those black-and-white, respectfully distant photographs were taken of a slim, handsome naval officer standing beside a pretty, nervously composed young woman in a white lace dress with a vast train. When they married in 1947, 28 per cent of marriages survived to the golden anniversary; most of those which did not were prevented from doing so by death, with only 10 per cent ending through divorce. Now, death edges ahead of divorce only slightly; it accounts for 48 per cent, with divorce hard behind at 41 per cent.

Elizabeth and Philip are part of an elite in more ways than one; part of the "1 per cent club" of husbands and wives who have survived both life and discord. But they have stayed together to see the melancholy and very public failures of their children's marriages. The Windsors have long since lost their moral pre-eminence. Conservative MPs are bywords for bonking. President Clinton came into office as a sinner repentant, having served time on the studio couch of repentance with his wife.

And now Glenn Hoddle? A marriage and a family so strong as to appear on a Shredded Wheat commercial: the role model for the role models who are the England team. The tectonic plates of media moralism moved when Mr Hoddle went to live with his spiritual adviser.

This flood of breakdowns and alleged infidelities, past and present, has functioned as a malign commen-

tary on the casual, do-your-own-thing Conservatism which William Hague has sought to stamp on his leadership of the Tory party. These essays in tolerance were a lurch too far for two of his most distinguished supporters, who publicly dissented this week. On Tuesday, on this page, Sir Malcolm Rifkind put the case that "there is such a thing as society [which]... is entitled to declare those values it wishes to encourage and to give preference to marriage and to heterosexuality as the most suitable basis for social stability and the upbringing of future generations."

In remarks in this week's *Jewish Chronicle*, Lord Jakobovits, the former Chief Rabbi and Margaret Thatcher's favourite cleric, amplified a sermon he had given at the weekend by saying that "Labour has an attitude of coming to terms with the immorality of the day, and now the Tories do so as well."

Both Rifkind and Jakobovits are Jewish voices; the latter asserted that "As Jews, the original custodians of biblical morality, we ought to be particularly concerned with enhancing moral standards." Divorce is not unknown among Jews — as obituaries on the much-married Harold Robbins this past week have reminded us — but it is probably still true that the attachment to religion, ethnicity and a family life punctuated by religious ceremony in which the father's role as patriarch is underpinned provides a greater shield against the temptations to break away than any in the Gentile, Christian or ex-Christian world.

One does not need the filter through which Lord Jakobovits views the world to see that something which he calls "immorality" is the media currency of our times. This is the age in which we have boldly advanced into the bedrooms of the night. As the Editor of the *Sunday Mirror* made clear when describing her operation to reveal Piers Merchant's alleged affair, it is an age in which the most professionally executed exercises in popular journalism are those whose aim is to prove that men and women in public life sleep,

from time to time, with people other than their partners in marriage. But the intrusion into the bedroom of the telescopic lens is the result, not the cause, of the fertile condition in which the family lives. The late Christopher Lasch, the American social critic, was among those who saw the culture of modern capitalism as inimical to family cohesion, lamenting as he did: "The invasion of the family by the marketplace and the street, the crumbling of walls that once provided a protected space in which to raise children, and the perversion of the most intimate relationships by the calculating, manipulative spirit that has long been ascendant in our business life."

Yet what is the road back to the family? Not through faith, to be sure. The strongest outpouring of faith this country has seen — we still do not understand it — has been the grief-worship accorded to Diana. The Archbishop of Canterbury told his clergy recently that they should see in this a genuine religious impulse. Yet Diana was the patron saint of the adulterous, the divorced and the gay. If this is faith, then it is one which celebrates the death of any concept of immorality, replacing it with an inclusive universe of belief that we are all as good as we can be and that religion cannot preserve the concepts of sin or Hell.

New Labour commands the ground here (William Hague is trying to emulate it, but cannot yet pull it off). The Prime Minister is a model of religion and marriage, but neither his faith nor his fidelity causes him to question others' right to have what sexual arrangements and preferences they wish. His faith has nothing in common with that of Lord Jakobovits: it is private, non-judgmental, with no consequences for his colleagues or his electorate. He can thus be both pious and liberal: indeed, in the planned rights to be extended to homosexuals, this is already one of the most liberal Governments since the war — not an achievement which Alastair Campbell will trumpet, but nonetheless real for blushing unseen.

Extending rights is relatively easy; curbing licence is the very devil. New Labour is keen on responsibilities — of parents to children, particularly of fathers to the children they begot and whose mothers they leave. At this stage, the Government is still groping after mechanisms by which marriage, or at least responsible parenthood, can be supported; which mix of benefits and tax will influence behaviour in a responsible direction; how far jobs, even low-paid jobs, can provide the basic infrastructure for family and community life.

The rearing of children has to be supported — even, in some sectors, reinvented. It must be supported through the provision of a minimally decent income; through an expansion of nurseries which would allow women to work; through the spreading of an educational culture to which more would feel themselves entitled and attracted; and through the provision of work. It must be reinvented because more-or-less stable families, even if they continue to be the largest element in the rearing of children, will not again monopolise the scene. The rearing of children has also to be conducted by mothers and fathers who no longer live with each other, and by men and women who volunteer for parenthood through fostering. Only the State can attempt to ensure minimal standards in this area.

Increasingly, as Blair and Hague both realise, it is unwise to privilege the nuclear family over the unwed or the separated, the heterosexual over the homosexual — not just because it is discriminatory, but because all share in child-rearing. Increasingly, policy has little choice but to seek ways in which care can be underpinned or even enforced; seeking clumsily to follow the twists and turns of human relationships in the global marketplace, where tradition is no longer a support.

When we cease to believe that marriages are made in Heaven — pace Lord Jakobovits and the minority who do — we are in the terrain of society and the state of personal choice constrained by social morality mediated by governments. What else is there?

John Lloyd is associate editor of the *New Statesman*. Simon Jenkins is away.

Passage to the India in us all

Simon Barnes on Albion's love affair with a subcontinent

It was once said, in a book rather confusingly called *The Tao of Cricket*, that cricket is an Indian game that happened to have been invented in England. After the victory of Arundhati Roy in the Booker Prize, it seems clear that English literature is an Indian art-form that happened to have been invented in England.

After the works of Salman Rushdie and Vikram Seth, Ms. Roy's novel, *The God of Small Things*, seems destined to become another Anglo-Indian literary chart-topper. It is another example of the almost mystical link between this country and the sub-continent. It is a kind of passion. The passionate relationship has been going on for centuries but has never settled to the calm, comfortable sobriety of married life. In its crazed mood swings, its sudden shafts of piercing intuition, its majestic capacity for misunderstanding, the relationship seems caught forever in the first fortnight of an apocalyptic love affair, one that will last an eternity, if it doesn't end at breakfast tomorrow.

Empire was not the cause of this mystical relationship, although perhaps it was the prime symptom. Were all the trappings of Empire acquired merely to provide a setting for India? After all, every Victorian penny bore the words "Ind Imp", Empress of India. The rest of the Empire could go hang.

But like all love affairs, doubt and self-doubt have alternated with bouts of glorious certainty. During the Queen's troubled tour of India, each country has been vying for the right to perform the greater *faux pas*. Total incomprehension can be achieved with stunning effortlessness. The English traveller in India talks with the well-educated Indian. We speak of literature and cricket; what else? A cigarette, perhaps? The Indian produces a naff packet of would-be Western fags. The Englishman pulls out his beedies — a beedie being a tobacco leaf rolled into a slim cone and neatly tied with a cotton thread. The Indian refuses with a shudder: why, one's houseboy would turn his nose up at such a thing. But the Englishman also refuses: he would not dream of being seen with the pretentious city-slicker cigarette. Both choices, both refusals show a profound romanticism about the other's culture, and an equally profound misunderstanding of it.

Thus Roy's book, adored over here and part of the continuing love affair with the Indian novel, is inevitably the subject of an obscenity suit in India. The fact that this concerns a passage about caste taboo will only inflame the passions here: Indian hostility, English fascination.

Back to cricket, and the eternal English belief that of all the world's cricket nations, India most truly understands the ancient values; the slow pace and immense subtlety of Test match cricket. Not so: in India, one-day cricket rules: the love of festival has conquered all.

Each culture seeks in the other what it most greatly lacks. The Briton, yearning as ever to stain the face with coffee grounds and mingle in the bazaar, seeks spiritual certainty. In the 1960s, the age of gurus, an Indian writer commented: "English hippies thought we were all cosmic. But we knew we were all provincial."

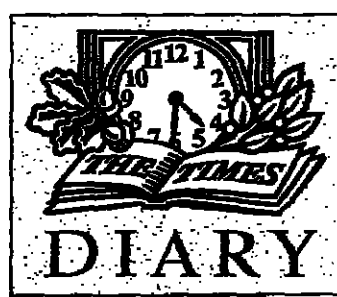
Indians seek another certainty, one that is only partly material. Prosperity brings a different kind of self-worth; and with it a spiritual poverty. England touched something of what it most greatly envies in Indian culture with Princess Diana's funeral, and the shoreless seas of flowers. In grief, London transformed itself into a Hindu temple.

Kept waiting

THE chairman of the Royal Opera House, Peter Gummer (already Lord Chaddington to his staff, a year after he was ennobled) has become a source of unhappiness at London's smartest club, White's. His proposers are accused of breaching protocol by trying to bypass the waiting list. Newly proposed members usually have to wait for eight years, such is the cachet of the St James's hangout. An exception is made only if 40 other members — who include the Dukes of Devonshire and Marlborough and the Earl of Cadogan — sign the book, allowing fast-track entry. Sadly, Gummer, brother of the former Tory chairman John and head of Shandwick, the PR outfit, had no such support and two years after being proposed, his name still languishes on the waiting list.

His cause has not been helped by Lord Rotherwick and the marabout-St James's Street, Jeremy Sacher. Having nominated him, they wrote to fellow members urging them to sign the book. "We sent it to people who we thought

were friends of Peter but had failed to sign his form," says Sacher. The round-robin — sent to members at home — argued, rightly I feel, that Gummer would make an affable addition. They omitted mention of his other clubs: the silly Hurlingham and the working-man's hangout, the Garrick. "He is too busy to hang around on waiting lists," says Sacher. "We just wanted to hurry him in." This was not one of their brighter ideas. Members, who would faint at a fish-knife, are cross. "It's monstrous," splutters one. "We joined to avoid harassment and now we're getting it from our own club table."



Free speech

IT was a blistering attack. Labour's purge of the Whitehall information service prompted Mo Mowlam's now former colleague, Andy Wood, to compare the Government's control of information to that of the Nazis. To the amazement of guests at his leaving bash at Stormont, the former head of information at the Northern Ireland Office — eased out because of "a lack of personal chemistry" with Ms Mowlam — savaged "the whiz-kids at Millbank". Adapting the words of

Martin Niemöller, the German theologian who spent eight years in concentration camps, Wood said: "When they came for the press officers, I did not speak up because I was not a press officer."

His words will add to the pressure on ministers accused of issuing party propaganda under the guise of information. He said he felt like "the Knightsbridge girl at an orgy. After two months on gardening leave — and I am to gardening what Joseph Stalin was to open government — I know just how sore she must have felt." He said the Millbank spin-doctors had been "naively credited" with Labour's election victory.

"They may have played a mean game of fantasy football in the artificial atmosphere of an election, but they have yet to win a real

league worth a toss," he said, before reassuring friends: "You can play them off the pitch."

Santa's dear

WHEN did the Prince of Wales last attend a Jewish wedding? I ask as his skiing companion Miss Santa Palmer-Tomkinson is to marry Simon Sebag-Montefiore, of the successful Jewish clan. So keen is she to wed "Sebag" that she has been taking instruction in the Jewish faith, casting aside the comforts of her local church in Hampshire for the glitter of the Liberal Jewish Synagogue in St John's Wood. "My parents are very supportive," insists Santa. "I am taking classes in Jewish history and Hebrew." Hard going for an "it" girl.

HOW politics has changed. In the new West End play *A Letter of Resignation*, the Harold Macmillan character learns of a colleague's holiday in Italy. "Never understood the point of Italy. What's wrong with Perthshire?"

NEW TIMES HELL'S ANGELS believe they are being exploited commercially, so the affected bikers have copyrighted their name and are lobbying the DTI to ensure that proceeds from all future Hell's Angels dolls, etc, vroom their way.

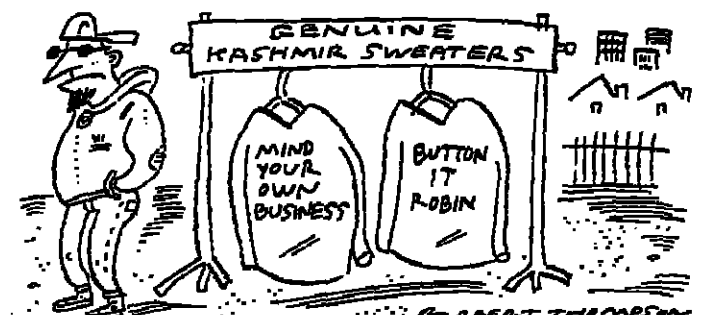


St Andrews posers: Alia Forte and actor Chris O'Donnell

PARTY TIME In the wild St Andrews wind, golfers' curses carry far — and this week the cries had a Gallic lilt. At the Alfred Dunhill pro-am tournament on the fabled Old Course, I joined a mixed bag of pitchers including Colin Montgomerie. Michel Platini, once a sublime footballer, played with his confrère Jacques Lafitte and a scowling Guy Drut. A champion hurdler, Drut was French Sports Minister until he met the fate that Tony Banks must fear. His swipes were punctuated with cries of "merde".

Alia Forte was much taken by Chris O'Donnell, who played Robin in the film *Barman*. "I must get a photo with him," she gushed. "Coming Rocco?" "You go on ahead," he replied, wisely preferring to dwell on his approach shots.

JASPER GERARD





CLARITY AT LAST

A welcome end to uncertainty on EMU

Government is about hard choices, as Tony Blair recently reminded his party. And the biggest choice of all was whether to join the European single currency. Mr Blair and his Chancellor, Gordon Brown, have finally reached their decision. They will not join in 1999 nor, more important, will they enter in the lifetime of this Parliament.

This is the best decision that the two men could have taken; but it could not have been easy. When pressed to make the same pledge before the general election, they held back for fear that it would damage their pro-European credentials. Now, at last, they have come to understand that it is perfectly logical to be at the same time pro-European and sceptical of EMU.

There are many people who voted Labour on May 1 and have wished the Government well who until now have had their enthusiasm tempered by one substantial reservation: would this administration hurtle into what could be the biggest political and economic mistake for decades? Leaks to newspapers suggested that Mr Brown favoured early entry, prompting suspicions that these leaks were an attempt to soften up the country for a formal announcement.

That this was exactly the opposite of his intention comes as a powerful relief. The willingness of Mr Blair and Mr Brown to curb their natural enthusiasm for EMU in the face of countervailing economic and political logic shows a maturity and a flexibility that bode well for the future governance of the country.

The ending of uncertainty is essential. Not only voters, but businesses too, want clarity. Had the Chancellor decided on any other formulation, such as an intention to join "when the time is right", he would have been buffeted from week to week by the markets, by his European partners and by other politicians, demanding that he define exactly what his criteria were and pronounce regularly upon how close they were to being met.

Far more sensible is to confirm that

Britain will watch the project with interest and allow several years to elapse before taking another decision. It would make no sense to exercise the opt-out for the first time, only to join soon after. The success or failure of EMU, and its implications for a Britain outside it, will not become apparent until the system has been running for some years. The Government's forthcoming statement will allow businesses to plan and voters to relax at least until the next election.

A firm decision need not even reduce Britain's influence in Europe, the argument always used against such a commitment. Other EU states never believed that Britain would join EMU in the first wave, nor did they even have high hopes that it would be in by the time that the euro's notes and coins were issued in 2002. They want Britain to be constructive towards EMU and not try to sabotage the project. They would ideally like Britain to join; but they are aware of the dangers of tying in a country whose economy is near the opposite end of the business cycle to their own.

Past decisions on Europe have too often been influenced by the effect that they would have on the governing party. Margaret Thatcher was forced to put sterling into the exchange-rate mechanism by her Chancellor, John Major, and Foreign Secretary, Douglas Hurd, having previously been blackmailed into setting conditions for entry by another Chancellor and Foreign Secretary, Nigel Lawson and Geoffrey Howe. As Prime Minister, the same Mr Major later wanted to rule out joining EMU for a Parliament, but could not do so for fear of losing his own Chancellor, Kenneth Clarke.

The Labour Party, although it contains different views on Europe, is not riven by them. Given the scale of their majority, the Prime Minister and his Chancellor are free to take decisions that they believe to be right for the nation than was the last government. The two men deserve congratulation for making the right choice.

OIL AND TROUBLED WATERS

Prosperity and peace in the South Atlantic

With studied impartiality, President Clinton said in Buenos Aires yesterday that Britain and Argentina — two nations which showed "great responsibility" in international matters — should solve their differences through negotiations. He was referring, of course, to the Falkland Islands, though he did not name them. And although he insisted the issue should be settled by negotiation, not war, neither his hosts nor Britain has taken offence — despite wry smiles in Whitehall at the parallels with comments about neighbourly relations made during another, less happily reported, state visit.

In both London and Port Stanley, President Clinton's words have been met with equanimity. They are seen as the inevitable minimum he was bound to say. It has long been made clear to Washington that mediation on the sovereignty of the Falklands is out of the question unless both sides agree. And Labour has renewed a promise to the islanders that it will not enter talks without their consent. What is new, and more significant, is that President Menem appears to have changed tack. In the past, he has lost no opportunity to try to internationalise the dispute. This time, he was content with ritual expressions of concern.

Senior Menem's country now enjoys excellent relations with Britain: trade is booming, investment is high, senior political and business delegations exchange regular visits. Guido di Tella, the Argentine Foreign Minister, is a frequent visitor to London and is scheduled to hold his second meeting with Robin Cook next month. Britain still maintains a formidable garrison on the Falklands. But there is a palpable relaxation

of tension. The promise of oil in the stormy seas, bringing huge potential revenues to both Argentina and the Falklands, has been a spur to maturity. The Falkland Islands Government sends delegates to meetings in London and Buenos Aires to discuss the future exploitation of the seas between the islands and the mainland. These talks have been sober and businesslike.

No oil has yet been found in the South Atlantic, and the Falklands Government has repeatedly cautioned against exaggerated optimism. The first drilling rigs will not be in place before April; it will be another few months before the test wells yield any evidence. But already Argentina, Britain and the Falklands are looking at the consequences of a bonanza. It would change for ever not only the way of life on the sparse and windswept islands, but the whole tempo of development in the South Atlantic.

Senior Menem knows that if his country is to reap the rewards of the fast-developing Mercosur common market in South America, attract outside investment and keep on track the economic and democratic changes that have been the welcome hallmark of his administration, he needs to lay aside for ever the threat of renewed hostilities over the Falkland Islands. For this, he does not need America. He needs to continue a policy of reconciliation and outreach to the islands, best demonstrated not in rhetoric about sovereignty but in pragmatic, day-to-day talks about sharing future prosperity. The islanders, for their part, have got over their fears that Labour would be soft on their defence. They too should be reassured by the moderate tones of Argentina's leaders.

NOBLESSE CAN OBLIGE

Modernisation must respect county and custom

The office of lord lieutenant is under predictable fire from Labour modernisers. Although it may seem to have a Gilbertian ring when viewed from Millbank Tower, it is more than just another handle for the rural rich: it is an under-appreciated office whose reform requires care.

As our Whitehall Editor reports, Tony Blair is anxious to broaden the base from which the Queen's representative in the counties is drawn. The increasing pressure for informality in public office provides a proper justification for reviewing how these Crown appointees are chosen and the manner in which they perform their duties. It is important, however, that necessary dignity is not compromised by the claims of modernity and that urban mores do not dictate county practice.

Mr Blair is, apparently, exercised by the narrow social base from which lord lieutenants are drawn and anxious to play down some of the protocol attendant on the office. It is certainly true that many of those who currently enjoy the honour are representatives of the old aristocracy or gentry. At first glance their predominance might appear uncomfortably feudal, comforting to those romantics who yearn for a countryside dominated by Sir Roger de Coverley but out of tune with the spirit of a democratic age.

It is important, however, to recognise the role that lord lieutenants must play. They must be at ease with ceremony, relaxed with a public role, capable of entertaining and

inclined to see the office as a duty to be borne rather than a bauble to be cherished. One need not be a creaking reactionary to recognise that those who, for good or ill, already enjoy an established and accepted social status in their county are more likely to approach the office in a spirit of obligation rather than self-advancement.

There is, certainly, room for greater diversity in the range of individuals chosen to become lord lieutenants but it is vital also to respect the diversity of social perspectives within Britain about who might be appropriate. Very different figures will appropriately reflect the pattern of life in Essex and Gloucestershire. Choosing the Queen's representative in Cornwall is a task as delicate and as distinct from electing a health board chairman as would be choosing the Master of Balliol.

Just as the pool from which lord lieutenants are selected could, sensitively, be broadened, so, with sensitivity, the protocol around their office could be relaxed. The tone of British life has changed so rapidly recently that the dignity of office can be undermined by a rigid adherence to unchanging procedure. For many, nevertheless, there are moments in the life of a community that can be enhanced by a measure of custom and ceremony which dignifies the recognition of voluntary effort. Mr Blair should respect the poetry of tradition as he attempts to create the very model of a modern lord lieutenant.

Threat to Britain's brewing heritage

From the Chairman of the Independent Family Brewers of Britain

Sir, Britain's unique pub and brewery heritage has been under increasing threat from imports of cheap beer from the Continent. These have now reached the immense total of 1.2 million pints per day — or 4.9 per cent of all beer consumed in the UK.

At the start of the century there were 6,500 brewers in the UK; by 1995 that figure was reduced to 64. The Independent Family Brewers of Britain represents the 36 family-run and controlled brewers who can truly be said to be the guardians of the UK's real ale traditions and own many of the smaller, rural and village pubs. They are facing an increasing struggle to maintain their market against the flood of European imports, many of which are sold on illegally.

When the UK signed up to the Treaty of Rome it agreed to work towards harmonising duty levels and to a "system ensuring that competition in the internal market is not distorted". This the UK has failed to do. To make matters worse, the Chancellor in the July Budget proposed raising taxes on beer; this will simply aggravate the unequal trading situation we are already facing, with imports from France growing at 30 per cent per year.

Research by Oxford Economic Forecasting into the effect on UK jobs if excise duty were reduced by 20 per cent — research which was run through the Treasury's own computer model — shows that over three years 60,000 jobs would be created and that the public sector borrowing rate would be reduced. Surely this would be better for Britain than creating French jobs and contributing to the French exchequer?

Yours faithfully,
ANTHONY FULLER,
Chairman, Independent Family Brewers of Britain,
c/o Fuller, Smith & Turner plc,
Griffin Brewery,
Chiswick Lane South, W4,
October 13.

Burrell's gift

From Sir Nicholas Goodison, Chairman of The National Art Collections Fund

Sir, I am sorry that you think the overturning of the condition attaching to Sir William Burrell's munificent gift of his works of art to Glasgow both readily acceptable and desirable (leading article, "Artistic licence", October 15).

It is neither. As I explained when I gave evidence to the parliamentary commissioners last week, Glasgow willingly accepted the gift and undertook to uphold the condition not to lend works of art abroad. It is not right to assume that Sir William would have changed his mind today. We cannot tell. His wish was unambiguous, and he placed his trust in the City of Glasgow. The city now wants to break his trust.

If Glasgow is allowed to do this, other donors will think twice before making conditional gifts or bequests to Glasgow and probably to any local authority or government-controlled institution. That is potentially very serious.

Yours faithfully,
NICHOLAS GOODISON,
Chairman,
The National Art Collections Fund,
Mileage House,
7 Cromwell Place, SW7,
October 16.

Tory reform

From Ms Elizabeth Nutman

Sir, It may have given the rank-and-file activists at the Conservative Party conference great relief to vent their anger on wayward Conservative MPs (report, October 9).

Personally I believe it would have been more honest if the rank and file had accepted responsibility for not voicing misgivings to visiting ministers over the years. Too often, party activists made a practice of sycophantic flatteries in the presence of "the great", ensuring they remained convinced that all was well in the best of all possible worlds, instead of getting to grips with the weeds flourishing about them.

One honourable and notable exception in our constituency got no thanks for plain speaking, but was accused of disloyalty to the party. A more truly loyal Conservative it would have been hard to find.

Yours sincerely,
ELIZABETH NUTMAN,
Highways, Highfield Hill,
Lydney, Gloucestershire.

From Mr Chris Powlson

Sir, During the run-up to the Conservative Party conference, I decided to respond to their calls for new young members to join local Conservative associations (letters, October 13). I made initial contact with my local association on October 3 and left my details and the reason for my call on their answering machine.

A week later I had not received a reply and decided to try again. Once more I was greeted by the answering machine, and repeated my interest in joining their association.

Almost another week has now pass-

Protocol and pitfalls on a royal visit

From Canon Vinay Samuel

Sir, As an Indian who has lived in Britain for over eight years, I have been distressed at the rift in the relationships evidenced by the Queen's current visit.

India's people are hospitable and generous to visitors, whatever the situation. I deeply regret the response of the "chattering classes" of India who seem unable to represent this generosity of spirit adequately.

The last 50 years have brought many good things in Indo-British relationships: a number of Britain's top businessmen are from India, and British friends continue to make their own contribution to India. It is unfortunate of course when guests refer to quarrels between neighbours, or suggest that some of the damage they did in the past was not as bad as made out. But those are not the stuff of daily Indo-British relations, which this visit should have focused on.

Yours sincerely,
VINAY K. SAMUEL,
78 Cherwell Drive,
Headington, Oxford,
October 17.

From Mr Christopher Hurst

Sir, Who can have advised the Queen that to describe the Amritsar massacre as "a distressing example" of "difficult episodes in our past" would in any way rise to the needs of the occasion?

How could such weasel words do anything other than disappoint (not to say distress) her hearers? A dignified silence would have been better.

Yours faithfully,
CHRISTOPHER HURST,
Hurst & Co (Publishers) Ltd,
38 King Street, Covent Garden, WC2,
October 16.

From Mr Robert Findlay

Sir, Further to Mr I. M. Seben's letter today in support of General Dyer's action in 1919 at Amritsar, I have the General's biography by Ian Colvin (Blackwood, 1993), which not only recounts the support for him from the military and civil authorities in Simla and London, but tells how the people of Amritsar swarmed round Circuit House in a vast crowd to thank Dyer for saving their womenfolk and goods.

A question of style

From Mr James Hargrave

Sir, I trust that the BBC's survey to strengthen their public accountability (News in Brief, October 16) will reveal support for the interviewing styles of such presenters as John Humphrys and Jeremy Paxman.

There are far too many nice, polite interviews on television and radio that allow public figures, particularly MPs, to recount their well-rehearsed comments.

MPs, by their very nature, are accountable to the public, and any interviewer who tries to push past the polished exterior to reveal real intentions and beliefs should be praised and not constantly attacked for being too aggressive.

Surely anyone who has ever sat at home, frustrated by the comments of an MP, would support an interviewer who persistently asks the questions we would all like to ask — and does not rest until a straight answer is given.

Yours faithfully,
JAMES HARGRAVE,
St Andrew's Cottage,
Church Lane,
Meonstoke, Hampshire,
October 16.

ed without response. Am I to assume that Mr Hague's membership targets for his party have already been achieved?

Yours faithfully,
CHRIS FOWLSON,
6 Holmesdale Road, Sevenoaks, Kent,
October 15.

From Mr John E. Strafford

Sir, Your report, "Hague facing revolt by MPs over reforms" (October 13), illustrates how out of touch the executive of the 1922 Committee are with ordinary party members.

Anybody who was at last week's party conference would realise that the debate on the percentage share of the activists, peers and MPs in an electoral college for the election of the leader has now moved on from the 20 per cent or even 40 per cent quoted in the report.

The choice is now the modest 50 per cent proposed by Lord Archer of Weston-super-Mare at the conference, or 100 per cent, which an increasing number of MPs recognise is the kind of grand gesture which would help to change the public's perception of the Conservative Party. Of course, with 100 per cent one member, one vote, MPs would retain the power to nominate or dismiss, although to be nominated a candidate might need 25 per cent of Conservative MPs.

Alternatively the MPs could conduct the first round of a contest, reducing the number of candidates to two or

Weekend Money letters, page 61

Letters should carry a daytime telephone number. They may be faxed to 0171-782-5046. e-mail to: letters@the-times.co.uk

from mob plunder and restoring the city to normal business. The Sikhs went further and initiated him as a Sikh in the Golden Temple, in token of gratitude and confidence.

The reaction of those on the spot at the time offers convincing evidence how far astray popular hearsay has gone since then.

Yours sincerely,
ROBERT FINDLAY,
Knockour,
Alexandria, Dunbartonshire,
October 16.

From Mr Charles Wheeler

Sir, Mr Robin Cook is not the first Foreign Secretary to have underestimated the speed of communications in the sub-continent, as well as the sometimes excessive sensitivity of Indian officials (letters, October 16).

After her tour in 1961 of India and Pakistan, the Queen went on to Nepal, where King Mahendra, two months earlier, had dismissed his country's first elected Government, locked up Prime Minister B. P. Koirala and his Cabinet, outlawed political parties and imposed royal rule.

Her Majesty's speech in Kathmandu — composed by British officials and commending the King's administration in language similar to her virtual endorsement of General Ayub's military Government in Pakistan a few days before — caused considerable irritation in New Delhi, where Mr Koirala and his Congress Party were seen as a force for stability.

The Queen was accompanied to Nepal by that most experienced of diplomats, Sir Alec Douglas-Home.

Yours sincerely,
CHARLES WHEELER,
As from: 10a Portland Road, W11,
October 16.

From Mr Ganesh Lall

Sir, There is another very ancient Indian saying (leading article, "A guest in India", October 16): "Treat your guest as a god."

Hospitality and good manners transcend protocol. This incident has besmirched the good name of India.

I am, yours respectfully,
GANESH LALL,
7 Burrow Walk, SE21,
October 16.

Pages of history

From Mr W. C. F. Butler

Sir, On April 15 you published my letter on the serious and extensive deterioration of the irreplaceable historical stock of the British Library Newspaper Library at Colindale (also letters, April 21). I urged that a substantial lottery grant be awarded to microfilm these papers before they crumble to dust. Alan Hamilton's report (April 21) confirmed the extent of the problem and the value of the resource.

I am sure, therefore, that you and your readers will share my pleasure that the Heritage Lottery Fund has awarded a grant of £27,750 to the library for a three-month feasibility study. This will develop plans for a co-ordinated programme of microfilming UK local newspapers to ensure their long-term accessibility both locally and in national archive collections.

This is an encouraging start and I am sure all concerned will be grateful to The Times for its part in bringing the matter to public attention.

Yours faithfully,
W. C. F. BUTLER,
20 Cranborne Road,
Hatfield, Hertfordshire,
October 16.

three who would then be put to the whole party.

John Townend, a member of the executive, states: "If the activists had their way Ted Heath would never have been replaced." As an activist at the time I well recall the disillusion with Ted Heath for the U-turns on Upper Clyde Shipbuilders, Rolls-Royce and the shambles of the three-day week, followed by capitulation to the miners.

William Hague should put the question of one member, one vote to the whole party for a decision. If the executive of the 1922 Committee are so confident of the strength of their case they will not be afraid of the answer.

Yours faithfully,
JOHN E. STRAFFORD,
Perama, Fulmer Road,
Gerrards Cross, Buckinghamshire,
October 13.

From Mr Simon Brandenburg

Sir, Sir Malcolm Rifkind writes about "family values" under the headline "Don't be too vague, Mr Hague" (October 14). He reminds us of the suburban fundamentalism which has dominated Conservative thinking for almost two decades, replacing the far more sophisticated liberalism of post-war Conservatism.

Mr Hague, for all his faults, has recognised the inherent tension between the extreme economic liberalism unleashed by Mrs Thatcher and the accompanying social illiberalism. He is now trying to rectify this. Sir Malcolm's rigorous legal mind has somehow failed to detect this flaw in Conservative thinking.

Yours faithfully,
SIMON BRANDENBURGER,
17 Anselm Road, SW6,
October 14.

To begin at the beginning...

From Dr R. A. Keable-Elliott

Sir, There will, I am sure, be endless debate as to what should or should not be included in a list of best opening lines (report and leading article, October 13), but I will hazard a guess that Charles Dickens in *A Tale of Two Cities*, with "It was the best of times, it was the worst of times" and "It is a far, far better thing that I do, than I have ever done; it is a far, far better rest that I go to, than I have ever known", will be the only author in most people's top 40 choices to have both the opening lines and the closing lines taken from the same book.

Yours faithfully,
TONY KEABLE-ELLIOTT,
Peels, Ibsstone,
High Wycombe, Buckinghamshire,
October 13.

From Mr John Mendes

Sir, "If you really want to hear about it, the first thing you'll probably want to know is where I was born, and what my lousy childhood was like, and how my parents were occupied and all before they had me, and all that David Copperfield kind of crap, but I don't feel like going into it." (*The Catcher in the Rye*, J. D. Salinger).

Yours faithfully,
JOHN MENDES,
1 Lower Street, Cavendish, Suffolk.

From Mr P. B. Gatch

Sir, Among the famous first lines must surely be included those of Peter Fleming in his *Brazilian Adventure* (1933): "It began with an advertisement in the Agency Column of *The Times*."

Yours truly,
PAUL GATCH,
15a Copse Hill, SW20.

From Mr A. J. Ashley

Sir, "It was love at first sight. The first time Yossarian saw the chaplain he fell madly in love with him."

How could the opening lines of Joseph Heller's *Catch 22* be omitted?

Yours faithfully,
ALAN ASHLEY,
Alan Ashley & Co (solicitors),
Broughton House,
6-8 Sackville Street, W1.

From the Headmaster of

Belhaven Hill School

Sir, Your leader writer has got it wrong: Michael Arlen's cigar-toting duchess said "Hell", not "Damn", and she is not in *The Green Hat*. That novel begins with the words: "It has occurred to the writer to call this unimportant history *The Green Hat* because a green hat was the first thing about her he saw."

Yours faithfully,
MICHAEL OSBORNE,
Headmaster, Belhaven Hill School,
Dunbar, East Lothian.

From Ms Helen Grayson

Sir, Perhaps the lack of literary inventiveness in modern opening lines is due to the effect of the word-processor. When I ran the first sentence of *Moby Dick* through my spell-checker, it suggested changing this to "Call me Fishmeal".

Yours faithfully,
HELEN GRAYSON,
39 St James Terrace,
Horsforth, Leeds, West Yorkshire.
peaulfield@compulink.co.uk
October 13.

Learning by heart

From Mrs Valerie A. Willetts

Sir, In her article about National Poetry Day (October 8) Rachel Campbell-Johnston tells us that, as access to computer databases has increased, learning verse by heart has faded out of educational fashion.

No so. As a speech and drama teacher I encourage my pupils to learn poetry in this way, which they do for their own enjoyment as well as performing to an audience. Moreover, even the national curriculum recognises and openly encourages learning by heart.

In my experience the inexorable human desire to express emotion in verse is something the silicon chip can never replace.

Yours faithfully,
V. A. WILLETTS,
39a Inglewood Grove, Streetwork,
Sutton Coldfield, West Midlands.

Excuses, excuses

From Sir Laurence Martin

Sir, Mrs Patricia Campbell's advice (letter, October 16) on how to explain away lost military equipment brought back happy memories of being a National Service officer in the RAF. In those days remarkable things could be done by tidying your inventory with something called a conversion voucher.

By sequentially exploiting overlaps and inconsistencies in categories of equipment you could go a long way. The record was reputedly held by a squadron leader said to have changed a "hangar, aircraft", supposedly in his care, to a "hangar, coat".

Yours faithfully,
LAURENCE MARTIN,
5 Fernville Road,
Newcastle upon Tyne,
October 16.

Kevin M. ...

SELL, SELL 30

Market-makers remember Black Monday

BUSINESS

WEEKEND MONEY

SECTION 2 PAGES 51-64

BUSINESS EDITOR Patience Wheatcroft

SATURDAY OCTOBER 18 1997

Alliance would create world's biggest accounting firm

E&Y and KPMG in merger talks

By ROBERT BRUCE

ERNST & YOUNG and KPMG are likely to reveal next week that they are discussing a merger.

The resulting firm would be the largest in the world, leap-frogging in advance the proposed merger of Price Waterhouse and Coopers & Lybrand, which was announced last month. That move immediately evoked industry speculation that Ernst & Young might seek a merger, but Deloitte Touche Tohmatsu, which is smaller, was favoured as its willing partner. The latest merger proposal would add pressure for the other two Big Six firms to get together.

Regulatory authorities in America, Britain and other territories would be faced with the headache of the Big Six becoming in rapid succession five, four and eventually

only three firms capable of acting for big companies round the world.

Andersen Worldwide tops the global rankings with fees of \$9.5 billion (\$6 million). A merged Price Waterhouse and Coopers & Lybrand would top that with combined fees of \$11.8 billion. The latest proposal would pole-vault Ernst & Young and KPMG back to the top, with total fees of \$15.9 billion.

The proposal would also provoke renewed worries among finance directors. Another cut in the number of top accounting firms would shrink further their choice of financial advisers and auditors, and increase the risks of conflicts of interest.

Derek Stevens, finance director at British Airways, said that the merger would mean that "the choice of client would be narrowed further". A poll of UK finance directors after

the Price Waterhouse and Coopers & Lybrand merger news broke, showed that only 26 per cent were in favour, while 45 per cent thought it should be stopped by the competition authorities.

The proposed new firm would audit a huge chunk of the FTSE index with 40 clients all together. They include BP, British Airways, HSBC Holdings, NatWest Bank, Norwich Union and Rolls Royce.

This brings both conflict and advantages, as Mr Stevens pointed out: "While we are audited by Ernst & Young, our worldwide partners, American Airlines and Qantas, are audited by KPMG." He said: "I want my auditors to be strong, but I am not convinced mergers are necessary. It seems to me that they are protecting themselves."

Since the announcement of the Price Waterhouse and Coopers & Lybrand pro-

posals, there has been feverish activity among the other Big Six firms around the world as they considered their options. Deloitte Touche Tohmatsu would have been left adrift at the bottom of the list of global accountancy firms by the first merger.

Negotiations with competition authorities have also intensified. The feeling has been that the authorities, particularly in the US, might let just the one more merger through, and as a result, some of the other firms were known to be considering announcements of merger discussions simply to act as a spoiler for the Price Waterhouse and Coopers & Lybrand effort.

In the UK, the new firm would be the largest by some way. KPMG's last reported fee income was £624 million, and Ernst & Young's £486 million. The new UK firm would have almost 1,000 partners. There

would be some conflict in the creation of the new firm, as KPMG last year made its UK audit division into a company.

Ernst & Young has made it plain that they wanted limited liability partnership status. The firm was one of the pioneers of new legislation that would allow them to do this in Jersey. Tax experts agree that the change of structure back from incorporation into partnership status would be complex.

Much of the pressure to merge has come from the perceived need to share global costs and increased investment in information technology. Nicholas Moore, who would become chairman of the merged firm of Price Waterhouse and Coopers & Lybrand, said: "Our decision to combine has been driven by the recognition that our clients require seamless global support and unprecedented levels of expertise."

BUSINESS TODAY

STOCK MARKET		
FTSE 100	5271.1	(-18.8)
Yield	3.66%	
FTSE All share	2480.18	(-7.10)
Nikkei	17478.42	(-228.07)
Dow Jones	7875.27	(-63.61)
S&P Composite	948.93	(-8.32)

US RATE		
Federal Funds	5 1/4%	(5 1/4%)
Long Bond	6 3/4%	(6 3/4%)
Yield	6.62%	(6.40%)

LONDON MONEY		
3-month Interbank	7 1/2%	(7 1/2%)
Life long rate	119 1/2	(119 1/2)
Future (30c)	119 1/2	(119 1/2)

STERLING		
New York	1.6150*	(1.6180)
London	1.6169	(1.6204)
Frankfurt	2.8597	(2.8595)
Paris	2.8597	(2.8595)
Switzerland	2.3618	(2.3572)
Yen	194.20	(194.40)
S. Index	105.1	(104.2)

DOLLAR		
London	1.7738*	(1.7460)
Frankfurt	5.5425*	(5.8580)
Paris	1.4750*	(1.4523)
Yen	120.30	(119.30)
S. Index	105.1	(104.2)

NORTH SEA OIL		
Brent 15-day (Dec)	\$20.40	(\$19.95)
Life long rate	\$24.55	(\$28.45)
Future (30c)	\$24.55	(\$28.45)

GOLD		
London close	\$324.55	(\$328.45)
Future (30c)	\$324.55	(\$328.45)

TOKYO		
Close	120.58	
Life long rate	\$24.55	(\$28.45)
Future (30c)	\$24.55	(\$28.45)

GOOD CALL		
France's Socialist-led Government trumpeted the success of its partial privatisation of France Télécom, which has attracted 3.8 million small shareholders and widespread interest from institutional investors.		

SCARED OFF		
MAID, the online database company negotiating a £261 million merger with American rival Knight-Ridder, warned the market that uncertainty surrounding the deal has been scaring off new subscribers.		

BIG JOB CUTS		
IBM is believed to have made the world's biggest redundancy offer. The computer group has asked its 240,000 employees worldwide to consider voluntary redundancy in an effort to cut costs.		

BT aims for three-way telecoms tie-up in US

FROM OLIVER AUGUST IN NEW YORK

BT is believed to be planning a three-way deal with MCI and GTE, the US telephone groups, to form a world leader in telecommunications.

Between them, the two are thought to be confident that they can see off the hostile £20 billion paper bid from WorldCom. Wall Street analysts are suggesting that they may have to raise the value of the GTE offer by as much as 25 per cent to clinch the deal.

The bid battle could soon centre on the courts, where WorldCom is already trying to unravel arrangements made between BT and MCI. The legal action was launched in the Delaware courts last week, but analysts suggest that BT may be able to use the legal wrangle to keep WorldCom at bay for as much as a year.

Detailed negotiations between BT, GTE and MCI are expected to start next week. A MCI board meeting scheduled for yesterday was postponed, apparently in anticipation of new proposals from GTE and BT on how a three-way alliance could work.

Although BT has now given its permission for MCI to go outside the terms of its merger deal to talk with GTE, this does not amount to forfeiting its rights to compensation should the deal fail. The £300 million severance payment from MCI, as set out in the merger agreement, remains payable theoretically, unless the MCI board endorses the original BT bid. Given that WorldCom and GTE have now significantly topped that offer, such a move would lack all credibility on Wall Street.

Whether BT, GTE and MCI succeed in stopping WorldCom will depend on the timetable of events. WorldCom is planning to put its offer on paper more lucratively than GTE's, to MCI shareholders in November. But the WorldCom share price may be vulnerable to any softening of the US stock market.

Although GTE's £19 billion offer is lower than WorldCom's, it is in cash. WorldCom has the added disadvantage of having to seek

full MCI shareholder approval because it is offering a stock swap rather than cash. The emergence of the three-way deal was the result of GTE's long-standing links between Sir Iain Vallance, the BT chairman, and Charles "Chuck" Lee, the GTE chairman, who said: "The GTE model is merge GTE and MCI together and develop a global partnership with BT."

The most likely response from WorldCom to a trioka is a new higher offer for MCI. Analysts said MCI shares could eventually sell for \$50 (£37 million). This would earn BT an extra \$1.5 billion (£600 million) from its 20 per cent MCI stake if it was forced to sell out to WorldCom. GTE is currently offering \$40 and WorldCom is bidding \$41.50.

Simon Flannery, a JP Morgan analyst, said: "GTE appears very keen on working with BT and Concert in structuring a deal, and could conceivably be more accommodating than WorldCom."

Kevin Maxwell in talks over inquiry

By RAYMOND SNODDY, MEDIA EDITOR

KEVIN MAXWELL, who was cleared of fraud and theft charges relating to the Maxwell scandal last year, is in negotiations with Department of Trade and Industry inspectors over the terms on which he will give evidence to their inquiry into the flotation of Mirror Group Newspapers.

The inquiry, set up in June 1992 by Michael Heseltine, then President of the Board of Trade, was asked to look at "the affairs and membership of Mirror Group Newspapers" and in particular the offers for sale of the company's shares at the end of April 1991.

The DTI inspectors have interviewed most of the City advisors to the float, including HSBC Merchant Bank, Salo-

n Brothers and Coopers & Lybrand. It is believed the work of the inquiry was mainly complete apart from the fact it was impossible to interview Kevin Maxwell or his brother, Ian, who was managing director of Mirror, as they were facing criminal charges. Both were cleared last year after a seven-month trial.

It is believed that Kevin Maxwell is willing to see the inspectors, but has been negotiating the terms of reference under which this takes place. In particular he wants to avoid having to relive the 130-day trial during which he was cross-examined for 21 days.

The DTI said yesterday it had no idea when the Mirror inquiry would be complete.

Market jitters in America and UK

By ALASDAIR MURRAY, ECONOMICS CORRESPONDENT

TEN years on, few expect a repeat of the stock market crash that began on October 19, 1987. But in London and New York dealers are nervous.

The Dow Jones industrial average fell 152 points by lunchtime, following through from Thursday's 119-point slump. The FTSE 100, which opened down almost 40 points, closed 16.8 lower, with traders reluctant to do deals and just 600 million shares going through the market.

Trading in the foreign exchange market was also volatile. Sterling made sharp gains against the mark as fears of an imminent German interest rate rise receded. The pound rose more than three pennings

to close at DM2.879, recovering much of the strength it has lost since reports that the UK could make an early entry into EMU.

Two Bundesbank council members made clear in separate speeches that another German rate rise was unlikely before the end of the year.

The pound also took strength from the dollar, which climbed higher after stronger than expected industrial output and housing data revived expectations of a US interest rate rise next month.

The dollar rose a penny and half to DM1.740, while it gained half a cent against the pound to \$1.6158.

Crash anniversary, page 30

A WEEK IN THE CITY

Merger mania swept through the Square Mile on Monday morning, and as the multimillion-pound deals chased each other onto the screens, bankers and brokers relished the bonuses to come. Despite all the talk of global being the shape of investment banks to come, it was well remarked that Lazard was the favourite deal doer of the week.

Ken Clarke emerged as the favourite boardroom accessory, winning a non-executive chairman role with BAT, to be redefined as a pure tobacco company after the deal with Swiss insurer, Zurich Group.

Reed Elsevier revealed a £17 billion merger with

Wolters Kluwer, the Dutch publishers, pushing its UK shares back to where they were before the discovery of overstated circulation figures at Reed Travel Group.

Tuesday's child was Cowie Group, the car dealer and bus operator, where all sorts of toys were being out of the pram. The board is not exactly on the best of terms with Sir Tom Cowie, the group's exiled founder. They are paying £1.5 million to remove the Cowie name, which they say is holding back growth, from the group's 92,000 vehicles, in favour of a new brand called Arriva. Sir Tom's response? "This typifies the kind of idiots I have unfortunately left running the company."

Intoxicated by the chest-beating displays coming from the other telecoms monkeys, America's GTE decided on Wednesday that it wanted to be alpha male. It bid \$28 billion (£17.5 billion) in cash for MCI, while holding out the possibility of a three-way partnership with BT, the original suitor. If GTE gets its way, the trio will presumably sit down and pick nits out of each other's fur.

Closer to home, the Post Office and Lloyds TSB announced a massive link-up. The deal involves the Post Office opening hundreds of branches in South America. Just a joke, Sir Brian — no intention of reopening old wounds. The trial actually involves Lloyds TSB custom-

ers using their local post office as a bank.

Guinness and GrandMet capped a fine week when the European Commission approved their merger with only minor changes. The French opposition had earlier been bought off for £250 million, so M. Bernard Arnault was in the right frame of mind to relax at the Paris fashion shows.

On Thursday, WH Smith gave short shrift to Tim Waterstone's revised proposals to take over the retail group — just to rub it in, it may sell the Waterstone's book chain — and T&N was bought by Federal-Mogul of the US for £1.5 billion.

With so much takeover activity, Richard Branson

found himself banished from the headlines but before the end of the week he was fighting back, with the launch of Virgin Bank. Finally, the Stock Exchange cracked down on the Snake in the Grass strategy, as featured in this publication.

For the uninitiated, it involves traders laying traps for ham-fisted rivals who are unable to use their computers properly. There are plenty more ways of slipping up when order-driven trading goes live on Monday morning so expect the bars around dealing rooms to be deathly at lunchtimes this week. We may never see them full again in our lifetimes.

ADAM JONES

aramis

your gift

New pub group attracts leisure backers

By DOMINIC WALSH

A CLUTCH of leisure industry entrepreneurs, including Michael Cannon, Luke Johnson and David Bruce, have emerged as backers of Sirenia, a new pub company with plans to float on the Alternative Investment Market within the next 12 months.

It was announced yesterday that Sirenia is to pay £15.8 million for 31 pubs being sold by Regent Inns and Grosvenor Inns, the quoted pub operators. The units, most in London and the South East, have a combined turnover of £11.1 million and operating profits of about £2 million.

Sirenia is paying Grosvenor just under £9 million for 15 pubs, including four Hedgehog and Hoghead outlets, while Regent is offloading ten of its smaller pubs and three undeveloped sites for £4.4 million. A further six Regent pubs operated under management contract are being acquired for £1.5 million. Regent and Grosvenor have agreed to accept part of the purchase price in Sirenia shares. Grosvenor will hold up to 16.9 per cent, while Regent will take up to 13.8 per cent.

Among the fledgling group's backers, Mr Bruce, founder of the Firkin pub chain, is stepping down this month from the Grosvenor Inns board chaired by Tim Thwaites, and Luke Johnson, is chairman of PizzaExpress.

The third main backer, Mr Cannon, last year sold his Magic Pub Company to Greene King for £200 million. Two other former Magic Pub executives, Colin Stevens and Tim Fearn, are to become, respectively, managing director and finance director of Sirenia. The non-executive directors are Roger Looker, who recently resigned as deputy chairman of Grosvenor, and Michael Mills, former finance director at Grosvenor.

An industry source said that Sirenia was an off-the-shelf name, and that the company would be renamed once a new brand to be used across the company's estate had been decided upon. Further acquisitions are likely in the run-up to the AIM listing, and some of the high-profile backers are expected to be invited to join the board.

For Grosvenor, the disposals, which are subject to shareholder approval, are part of a strategy unveiled in August to focus solely on the Shag and Lettuce chain in an attempt to boost returns and revive its flagging share price.

Tempos, page 31



David Bruce, left, who is leaving Grosvenor Inns to back a new pub group, with Tim Thwaites, his chairman

Socialists salute £4bn French Telecom sell-off

FROM ADAM SAGE IN PARIS

FRANCE'S Socialist-led Government yesterday trumpeted the success of its partial privatisation of France Telecom, which has attracted 3.8 million small shareholders and widespread interest from institutional investors.

The Government will raise Fr38.6 billion (£4 billion) from the flotation of a 20.9 per cent stake on the Paris and New York stock exchanges on Monday. It will receive a further Fr3.4 billion from the sale of a 2.3 per cent stake to staff.

Dominique Strauss-Kahn, the finance minister, said institutional investors had applied for shares worth a total of Fr420 billion, more than 20 times the Fr19.4 billion tranche reserved for them. Two thirds of the applications were made from abroad, and a fifth were from America.

The French public, he said, had sought to buy Fr50 billion of shares and would be offered a stake of Fr19.2 billion. About half the company's 165,000 employees had also applied.

Next year, Deutsche Telekom is set to obtain a stake of between 5 and 10 per cent as part of a share exchange deal with its French counterpart.

M Strauss-Kahn said the sell-off had matched France's privatisation of Paribas, the bank, in 1987. Since then, only the sale of the BNP Bank in

1993 and Elf Aquitaine in 1994 have attracted more than 3 million small shareholders.

Michel Bon, France Telecom's chairman, said last month that he hoped for 2 million share applications. With the firm's share price expected to rise on Monday above the Fr187 fixed by the Government, many members of the public are likely to sell their stake swiftly.

The Socialists, yesterday described the sale as a "formidable success". Before taking power in June they had opposed the privatisations.

Their U-turn helped to explain market reservations over the future of France Telecom.

Analysts are concerned that the firm, the world's fourth-biggest operator, remains ill-equipped to deal with market liberalisation next year. They point out that the French state will retain a controlling stake of about 63 per cent.

Although M Bon has reinforced the commercial operation, the company may be vulnerable to rivals such as BT in the medium term, some analysts believe.

The Government has said the money will be used largely to bolster the finances of state-owned groups such as Thomson Multimedia, the consumer electronics concern, and GAN, the insurance group.

UNDER the slogan "Capitalists of the World Unite" *Forbes*, the US monthly business magazine, has detailed its plans to go global.

Only about 8,000 out of a current circulation of 782,000 go abroad. Robert Forbes, president of *Forbes* Global Business & Finance and one of the four Forbes brothers who run the private publishing empire, hopes to have a guaranteed circulation of 50,000 for the global edition by the April launch.

The new venture, which has already cost several million dollars, is a response to the increasing globalisation of business and industry. *Forbes*, founded in 1917, is the oldest of the major business magazines in the US.

Europe and Asia are each expected to provide about 40 per cent of sales.

Domingo Felipe Cavallo, former Argentine Minister of the Economy and Public Works, will be publisher and a columnist. The October cover features a picture of Carol Browner of the US Environmental Protection Agency. The text says: "Watch Out for this woman. The EPA's Carol Browner is exploiting health and the environment to build a power base."

IBM seeks volunteers for cuts in jobs worldwide

FROM OLIVER AUGUST IN NEW YORK

IBM is believed to have made the world's biggest redundancy offer. The computer group has asked its 240,000 employees worldwide to consider voluntary redundancy in an effort to cut costs.

The job losses will hit hardest in the underperforming software and mid-range computer divisions and could save \$500 million (£312 million) in the near future. IBM declined to specify UK job losses.

Employees are being offered a so-called buyout package that includes eight to 26 weeks' pay, a \$2,500 retraining grant and six months free medical insurance. Elderly employees are being offered early retirement on full pay. If insufficient numbers accept the offer then compulsory redundancies will become inevitable. Details of the offer will be sent out over the next three weeks.

An IBM spokesman said: "We have to take the steps we are taking to improve our competitive posture. This is an ongoing process in this company." He did not disclose the target number of employees.

The computer giant is attempting to repeat a successful trimming exercise of a decade ago. Between 1985 and 1994 IBM cut its workforce from 400,000 to 220,000. Since then the number has crept back to 240,000 while its performance has fallen back.

The latest voluntary redundancy program was hatched this summer during a cost review orchestrated by Lawrence Ricciardi, the interim finance director.

The group is expected to announce a 12 per cent increase in quarterly profits on Monday. Last year it had annual revenues of \$75 billion.

Trade crisis threat over US-Japan shipping row

FROM ROBERT WHYMAN IN TOKYO

A DISPUTE over restrictive practices in Japanese ports threatened to develop into a trade crisis between Washington and Tokyo yesterday as negotiators struggled to hammer out a last-minute deal.

Japan angrily denounced a US move to ban its cargo ships from American ports, and left open the possibility of retaliatory sanctions if a settlement was not reached.

The row escalated on Thursday when the US Federal Maritime Commission denied entry to Japanese ships after three shipowners failed to pay

some \$4 million in fines due by Wednesday. The FMC imposed the sanctions in a row over Japanese port practices, which the United States says discriminate against foreign carriers.

Japan's three leading shipping companies — Kawasaki Kisen Kaisha, Mitsui O.S.K. Lines and Nippon Yusen KK — said they had not paid the fines because negotiations were still in progress. The \$4 million (£2.5 million) total has built since September 4 when the FMC set a surcharge of \$100,000 for every port call in the US by vessels operated by the companies.

Forbes plans to unite capitalists of the world

By RAYMOND SNODDY, MEDIA EDITOR

UNDER the slogan "Capitalists of the World Unite" *Forbes*, the US monthly business magazine, has detailed its plans to go global.

Only about 8,000 out of a current circulation of 782,000 go abroad. Robert Forbes, president of *Forbes* Global Business & Finance and one of the four Forbes brothers who run the private publishing empire, hopes to have a guaranteed circulation of 50,000 for the global edition by the April launch.

The new venture, which has already cost several million dollars, is a response to the increasing globalisation of business and industry. *Forbes*, founded in 1917, is the oldest of the major business magazines in the US.

Europe and Asia are each expected to provide about 40 per cent of sales.

Domingo Felipe Cavallo, former Argentine Minister of the Economy and Public Works, will be publisher and a columnist. The October cover features a picture of Carol Browner of the US Environmental Protection Agency. The text says: "Watch Out for this woman. The EPA's Carol Browner is exploiting health and the environment to build a power base."

Online for school orders

By CHRIS AYLES

THE Government's commitment to spend £100 million on updating computers and software in schools has sparked an explosion in educational software publishers competing to sign licensing and distribution deals in the UK.

At this year's Frankfurt Book Fair, where more than 1,620 multimedia companies are trying to capitalise on the £60 billion world educational software market, an entire hall has been devoted to multimedia learning.

Most companies have their eyes firmly fixed on the UK, which at present spends about £6 million each year on software for schools.

The industry believes that this market — once dominated by BBC and Acorn computers and software — is set for massive growth. Last week



Tony Blair, left, talks to Bill Gates about government plans

is listed on the Alternative Investment Market.

Paul Poulter, managing director of Q Multimedia said: "People have been waiting for the UK market to kick-start and the Government seems to be helping that to happen. At the same time the industry is maturing and we are seeing consolidation starting to happen in the market."

International giants, such as Microsoft, will face a battle with leading UK players such as Dorling Kindersley, Anglia Multimedia and BBC Worldwide, and smaller companies such as The Q Group, which

BUSINESS ROUNDUP

BGT agrees to clarify benefits of Goldfish

OFGAS, the gas industry regulator, told Centrica that its British Gas Trading arm should make clear to holders of Goldfish credit cards that they can get a cash refund on any points earned on the card if they switch to an alternative gas supplier. The regulator, however, said it had no objection to the Goldfish credit card providing certain measures are taken.

Ogas was ruling on concerns about anti-competitiveness and discrimination arising from BGT's involvement in the card and its likely impact on competition in the domestic gas supply market. BGT has agreed to make it clear on its gas bills that Goldfish points can be redeemed against customers' final BGT accounts if they wish to change to a new supplier.

Airline code-share plan

DEUTSCHE BA, the German subsidiary of British Airways, said yesterday that it hoped to sign code-share deals with carriers such as American Airlines, Qantas and Iberia by next summer under a network expansion plan. Carl Michel, managing director, said that the code-share agreements would allow the airline to offer new international routes as well as European destinations without having to fly in competition to Lufthansa, Germany's national carrier.

SEP seeks to raise cash

SEP Industrial Holdings plans to raise about £2.52 million through a placing of nine million shares. The company said that it remained confident that the second half would show the substantial improvement in overall trading results that was anticipated in the interim statement published on May 28. It added that given the improvement in trading and the board's confidence regarding the current financial year the directors' intention remained to recommend a final dividend for the year to September 1997 of 0.8p net per ordinary share.

Kellogg \$150m charge

KELLOGG, the breakfast cereals company, yesterday said that the closure of three European plants, announced last month, would give rise to a \$150 million charge. Kellogg is closing plants in Latvia, Denmark and Italy, with the loss of a total of 400 jobs, resulting in annual savings of up to \$70 million. Production is being transferred to other European factories, including those at Manchester, and Wrexham in North Wales. Other plants are located at Bremen in Germany and Valls in Spain.

Medisys needle deal

MEDISYS, the medical systems designer, has won American Food and Drug Administration approval to market its NIC1800 system designed to destroy hypodermic needles instantly at the point of use. Medisys said: "Approval will enable Medisys to commence distribution of the NIC1800 in the US." The company is in discussions with nationwide distributors to launch the product in America early in 1998. It estimates \$3 billion (£1.8 million) is the annual cost of treating injuries from undisposed needles in the US health system.

Wace disposal in US

WACE, the printing group, has sold its imaging business, Offset Separations Corp, based in Arizona, to International Color Services for around \$2.7 million (£1.7 million). Wace said it would receive a \$10,000 cash deposit, \$800,000 in cash and approximately \$1.9 million in non-interest bearing promissory notes, payable on completion. Offset Separations made a pre-tax profit of \$160,000 on sales of \$8.1 million in 1996, and had net assets of \$1.9 million on December 31 that year. The net disposal proceeds will be used to reduce borrowings.

Texaco buys retail sites

TEXACO has signed a 24-site service station deal with Conoco, which includes the purchase of 19 of Conoco's Jet-branded sites to Texaco and a straight asset swap of five retail sites across Britain. No financial details were given but the deal will strengthen Texaco's retail network in western and Southern England, and strengthen Jet's position around the Humber region. The 19 sites will be rebranded and open at the beginning of 1998. The five swapped sites will be incorporated into the respective company-owned networks.

"I saved £150-but lost my company!"

If your company uses PCs, a simple £150 investment could be the difference between survival and failure. The revolutionary new HP Colorado 5GB tape drive gives full PC system protection following a serious system loss. If you like to sleep easy-ring HP now.

hp HEWLETT PACKARD

Ring 0990 474747

Available from Byte, PC World, Staples, Tempos and John Lewis Partnership.

"I saved £150-but lost my company!"

hp HEWLETT PACKARD

Ring 0990 474747

Available from Byte, PC World, Staples, Tempos and John Lewis Partnership.

Leave it to the last 1440 minutes.

Travellers cheques, insurance and currency from any branch in 24 hours.

NatWest
More than just a bank

If we take your order on a working weekday before 2pm, it will be available for collection from the branch by the next working weekday.
National Westminster Bank Plc, Registered Office: 41 Lombury, London EC2P 2BP. Registered in England No 929027. Insurance is arranged through National Westminster Insurance Services Limited which is an independent intermediary for a number of insurers under the Association of British Insurers' Code of Practice.

Pizza



Lessons from wise Virgin



COMMENTARY
by our City Editor

The Virgin Bank has been a long time in the planning but here it is. And whereas many of Richard Branson's new launches look remarkably like other companies' products in Virgin clothing, this one shows signs of original thinking.

Although starting small, it represents yet another challenge to the unimaginative high street banks that are already under attack by the new breed of supermarket financiers.

The essence of Virgin's new account is the belief that borrowing for house purchase is no different to borrowing to buy the furniture to put in it: a mortgage is merely debt by another name. Mr Branson suggests that people simplify their lives by bundling all their debt in his direction and combining their banking into a single account.

The monthly statements might be a trifle disconcerting to start with, for those used to keeping their current accounts conscientiously in the black, while a hefty mortgage exists, merely as a standing order to the building society but at least they will produce an accurate snapshot of individuals' net wealth, or lack of it.

Those with a sizeable deficit will appeal most to Mr Branson, who would naturally prefer that customers were paying interest to him rather than to them. It is the opposite approach from that of the supermarkets, who are proving popular deposit-takers with

their relatively generous rates of interest coupled with their convenience. Royal Bank of Scotland is tacking the changing shape of banking from both sides, in partnership with both Virgin and Tesco.

Royal Bank's high street rivals will have to move fast to find ways of dealing with the innovations outsiders are bringing to banking. What both the supermarkets and Richard Branson major on is providing what customers want.

The clearing banks have tended to the opposite approach and are now paying the price in seeing their customers being lured elsewhere.

Perhaps one should applaud Barclays for trying to retaliate in supermarket style, but its efforts last week to launch a reward card for day-to-day banking do not seem destined to bring customers flocking.

So far, merely at the experimental stage, the scheme is highly complicated but will award points for various transactions. Amass 125 points, and a McDonald's Happy Meal can be yours. Do a bit more banking, and notch up 2,000 points, and you can have... 3 CDs from a Virgin Megastore. Whoever

thought the battle would ever be fought on efficient service and the best rates?

The scheme rewards the use of debit cards and standing orders and profits, bonuses for those who have been long-standing customers. But the banks will have to think of more original ideas than this if they are to hold onto their customers. Gimmicks will lose their appeal very rapidly in the face of branches closed by strike action.

Will BT triumph over adversity?

The word is that over at BT's headquarters, the mood is remarkably bullish. What looked like turning into an expensive fiasco may yet be salvaged as a triumph of strategic planning.

Well, perhaps not even the BT spin doctors will be able to achieve quite that cosmetic feat

but there are indications that disaster is being avoided. With two other suitors now in the ring for MCI, BT is saved from having to go through with its own, embarrassingly reduced, £15 billion bid. Instead, it has a choice of options. It could shut the door and walk away, hoping to collect on the £300 million that MCI will be obliged to pay should it choose to join forces with another, more generous, bidder than BT. It can be obstructive, and try to stop any other bidder taking on MCI. Or it can try and use its position to negotiate an involvement in a new US based telecoms business at a much lowered financial risk than it had originally been contemplating.

Should the last be what BT managers want — and there are some in the City who would still advocate the first option instead — then BT is in a relatively strong position to argue its corner, with its 20 per cent stake

in MCI and established Concert joint venture. Concert was part of BT's strategy for winning all the international telecommunications business from global players. It is still little more than an ambition, with 3,000 customers, but the estimates are that it could break-even next year. As the major partner in the venture, BT may see some mileage in continuing to play the Concert line.

There is clear hostility to WorldCom but it seems that BT may prefer to come to a congenial arrangement with GTE. The telecoms business is a small world and it seems that BT and GTE are far from strangers.

Currently, GTE's cash offer for MCI would see it lumbered with a heavy debt burden. Perhaps Sir Iain Vallance could suggest easing the pain of that in return for an important role in the new business?

Personalities play a huge part in sorting out international deals. If the BT team and the

GTE boys do have good relationships, then it is likely that they would favour that route to international expansion rather than the Cable & Wireless link which has long looked like the logical step for both companies.

But just as personalities may favour the GTE link, it seems they may continue to put C&W out of bounds.

Apres BT le deluge

Now France is to have its own version of BT, if only over the skint body of its Socialist government. Let us hope more is learnt from Britain than the mechanics of privatisation.

National stereotyping does not make us think of the French as naive. Yet gullible Gauls lapped up shares in Eurotunnel long after Brits realised that free journeys for original buyers were the only thing worth having. Then they were stuffed with Euro Disney comme foie gras.

Now a 3.8 million strong *grande armée* of innocents has leapt forward waving 50 billion francs for shares in France Télécom. Would they have been

so open-walleted if they had asked *les rosbifs*? Many of us can still remember believing in liberating great utilities from the dead hand of state bureaucracy and linking our fortunes to their exciting new future of freedom.

Sadly, it did not work out. As an investment, BT was great for a month, OK for one year, dreary over five. After 13 years, £100 invested in BT is valued at about £250, while a similar investment in the all-share index would be worth nearer £450.

Instead of freedom came Otel shackles, political attacks and the status of public enemy number one. But the regime imposed on BT got worse, the more of its shares the government sold. Only 23 per cent of France Télécom was on the block. As a minister was quick to claim, investors showed faith in a money-maker controlled by the state. Maybe not so naive.

Young at heart

The interest of Peter Young, Morgan Grenfell's one-time star fund manager, probably explains why a Canadian mining hopeful of seeking its fortune in the Ukraine should be quoted on the Stock Exchange's Alternative Investment Market. Ashurst Technology is now withdrawing in high dudgeon, irked by the small-minded, irrelevant demands that it should meet AIM's rather modest rules. Sounds like Mr Young's kind of company.

Merger talks hit sales by MAID

By FRASER NELSON

MAID, the online database company negotiating a £261 million merger with rival Knight-Ridder, has given a warning to the market that uncertainty over the deal has been scoring off new subscribers.

Dan Wagner, 34, the chief executive, said that new customers — on which MAID relies for most of its revenues — were holding back since the company announced in August that it was in talks with Knight-Ridder. This led to flat sales of around £7.3 million in July, August and September.

He said: "We have a very large order book but then everyone found that we were doing this deal."

"The customers were saying, 'Hang on, are we going to get more data or a special deal?' Our sales people can't answer them, and that makes them frustrated because they

don't get their bonuses."

He added: "So it's just been delayed a little but we are definitely going to get them later; the question is just how much more are we going to get from them."

The news dampened slightly the enthusiasm MAID's merger has aroused in the City so far. One analyst said: "A couple of quiet months is obviously not the end of the world, but this merger is being financed by a huge amount of debt, which leaves no room for failure."

City institutions which have agreed to back its £120 million fundraising had been aware of the trading statement before making the investment. The fundraising has been made at 220p a share — against the 115p at which made shares are still suspended.

Yesterday the company completed its ambitious fundraising programme, securing a total of £263 million from selling new shares and taking on high-interest debt. However, it intends to save £20 million a year from Knight-Ridder after axing some 300 jobs and moving all its hard data to California. It has also taken on £170 million of debt, and will be paying £16 million a year to service the borrowings.

After the merger, Mr Wagner says that MAID will have 25 per cent of the online information market, overtaking the 24 per cent share of Lexis Nexis, which belongs to Reed Elsevier.

Lexis, he said, will be the company's only competitor. "We are going to be the only company with a service in five types of markets. When you come with such a wealth of content, you undermine everyone else."

Shares in Dialog Corporation, MAID's new name, are due to be relisted next month, when its shareholders take a vote on the acquisition. Traders say that they could reopen at anything between 230p and 300p.



Dan Wagner, right, chief executive of MAID, with Derek Smith, managing director

Frederick Cooper chiefs share £1m

By CHRIS AVRES

TWO senior executives of Frederick Cooper, the beleaguered housewares and coatings group, are believed to have shared around £1 million in compensation for loss of office. Ed Kirk, who resigned suddenly as chief executive last month, is believed to have been paid about £575,000, while John Staitie, who resigned yesterday as finance director, is understood to have taken about £425,000.

This sum is equivalent to almost one quarter of the troubled company's current stock market value. Cooper's share price has collapsed from 120p three years ago, to just 11½p. It has issued three profits warnings this year, and expects to report a small pre-tax loss for the year, more than £3 million behind its forecasts of two months ago.

Geoff Gahan, the recently appointed chairman of Cooper, who is currently acting as chief executive, said yesterday: "If I inherit a service agreement I have to honour it."

Mr Gahan said that Nicholas Keegan, previously finance director of Newman Foods, the architectural hardware group, would replace Mr Staitie. The company, which has instructed KPMG to carry out a strategic review of the group's activities, continues to search for a new chief executive.

WH Smith investors get chance to quiz directors

By SARAH CUNNINGHAM

DISGRUNTLED shareholders in WH Smith will get their chance to question the board next week when the troubled retail group holds its annual meeting before embarking on a series of meetings with its institutional investors.

The annual meeting, on Wednesday, will give small investors their first opportunity since Bill Cockburn's resignation as chief executive, Tim Waterstone's two bid approaches, and the company's unveiling of a demerger plan, to tell the directors what they think of their actions.

Meetings between Richard Handover, WH Smith's new chief executive, and all of its big institutional investors, planned for yesterday and the

day before, were postponed after the company was put into an offer period by the Takeover Panel after Mr Waterstone's second approach. After the group rejected that approach on Thursday, the offer period ended.

Institutions are keen to hear details of how the board intends to revitalise the main, poorly-performing high street chain, which will be at the centre of the business once the company carries out its plan to demerge the Waterstone's bookstore chain and sell the music businesses Virgin/Our Price and The Wall.

Mr Waterstone has kept a low profile since the rejection of his second approach, except

to say that he is appalled by the decision to sell Waterstone's, which he founded and then sold to WH Smith. He has ruled out a hostile bid and his advisers say that he is waiting to hear institutional investors' opinion of the situation before deciding whether to take his proposals further.

Mr Waterstone is to open the second branch of his embryonic Daisy & Tom children's store chain next month. The new store is to open on November 13 in Deansgate, Manchester. The first store opened in King's Road, London, this summer. The new shop's range will include toys, clothes, books, shoes, sports equipment, children's vehicles and bicycles.

Former teacher pockets £4.9m in share sale

PizzaExpress trio trim stakes

By JASON NISSE



Page: washed dishes

A FORMER teacher who washed dishes at his local pizza restaurant while at training college, yesterday made £4.9 million by cashing in shares in the company that he helped to build up.

David Page, the 45-year-old chief executive of PizzaExpress, yesterday sold 600,000 shares in the company at 822p each. He still has 410,000 shares.

The two City white-kids who brought the company to market, via a reverse takeover four years ago, also sold shares,

pocketing more than £2 million. Luke Johnson, a former City analyst and journalist who is now PizzaExpress chairman, sold 100,000 shares and retains 288,000. Hugh Osmond, a non-executive director, disposed of 150,000 shares, to leave himself with 105,000. The three men also hold deferred convertible shares valued last night at £3.9 million.

Mr Page first worked in a PizzaExpress franchise in 1973 to augment his student grant. After training, he spent just one term teaching 11-year-olds. "That was quite enough

for me," he said yesterday.

He then joined Peter Botz, founder of PizzaExpress, and helped to build up the group through the 1970s and 1980s. The 1993 flotation of PizzaExpress valued Mr Page's stake in the group at £1.2 million, half of which he took as cash and half as shares, then priced at 42p each.

Mr Page has gradually reduced his stake in PizzaExpress, recouping more than £10 million. Yesterday he said that he did not care about money. "Health and sanity are much more important," he said.

Chief bids £39.5m for Dwyer Estates

By CHRIS AVRES

JOEY ESFANDI, chief executive of Dwyer Estates, the property group, has made a 70p-a-share agreed cash bid for the company, valuing it at £35.9 million. The offer has been made through Park Street Properties, an investment vehicle controlled by Mr Esfandi and William Oliver, Dwyer's finance director.

Mr Esfandi and Mr Oliver said they wanted to take the company private because its shares had continued to trade at a discount to their net asset value. Mr Esfandi said that this had restricted the company's ability to raise money for expansion.

He said: "Without this ability to access the capital markets, I believe there are few reasons for Dwyer to continue as a quoted public company."

Park Street already owns 24.1 per cent of Dwyer, and 21 per cent of shareholders have accepted its offer. There will be a vote on November 27, when the remaining shareholders will make up their minds. Mr Oliver said: "Twenty one per cent doesn't sound a lot but there are others who will carry the day."

Ashurst leaves AIM amid accusations

By FRASER NELSON

A RESOURCES company backed by Peter Young, Morgan Grenfell's disgraced fund manager, quit the Alternative Investment Market (AIM) yesterday, claiming it had been poorly served by investors in London.

Ashurst Technology, a Ukrainian gold explorer registered in Bermuda, said it was quitting the junior exchange in disgust at the failings of the London Stock Exchange.

Benton Wilcoxon, the Albanian entrepreneur who persuaded Mr Young to invest some £12 million of Morgan Grenfell's funds in the company, said the exchange had failed to provide an adequate trading environment.

He complained of "poor communication between AIM and our nominated adviser, and the overall ineffectiveness of AIM as a liquid trading market," and concluded that "AIM has regulatory problems and is dysfunctional for Ashurst and the needs of our investors."

The London Stock Exchange dismissed the accusations, saying that neither its AIM team nor Henderson Crosthwaite, Ashurst's nominated adviser, understood what Mr Wilcoxon was refer-

ring to. David Hickey, managing director of Henderson's corporate finance, said: "We have a dozen AIM clients and the sad thing is that we talk to the AIM team almost every day. To say there was poor communication is just not true."

"My guess is that they came to London expecting to gain more shareholders, but there was been zero interest from the punters, so they pulled out."

Ashurst, which runs from a main office in Kiev, is listed in Toronto and will continue its Canada listing. It said it had cleared the matter with Morgan Grenfell, which still owns 48 per cent of the shares.

City sources said that Ashurst had come into conflict with the Stock Exchange over disclosure, including instances when the annual report was posted to shareholders without the results appearing on the London dealing screens.

Ashurst shares, which joined the market at 30p each in May 1996, have plunged from 88p to 40p this year. However, in Toronto, they have risen from 44 cents to 80 cents.

EXCLUSIVE OFFER THE TIMES

ORDER YOUR BINDER TODAY



Just £2.65 including p&p

'Taste of the Times' is a FREE series of 24-page magazines for anyone who loves to eat, drink and cook. The six-week series is packed with modern recipes, exciting restaurants to visit and classic and new world wines to choose from. Part 4 is free in The Times on today.

'Taste of the Times' is a series you will want to refer to again and again and to ensure you keep all six parts in pristine condition, a high-quality binder is available, costing just £2.65, including p&p (£3.15 RoI). You can order the binder using the coupon below.

TASTE OF THE TIMES BINDER OFFER

Mr/Ms/Ms/Miss _____

Address _____

Postcode _____

Please send me (enter quantity) Taste of the Times binder(s) @ £2.65 each including p&p (£3.15 RoI). I enclose a cheque/postal order(s) payable to The Times PT225.

Value £ _____ No _____

Or debit my Visa/Mastercard number: _____

Print Name _____

Signature _____

Exp date _____ Date _____

Post to: Taste of the Times Binder Offer, PT225, PO Box 333, Leighton Buzzard, Beds LU7 2ZD. Allow 28 days for delivery from receipt of order. Offer available in the UK and Irish Republic only, subject to availability. Please write name and address on back of all cheques. Please tick box if you do not wish to receive further details from The Times or companies approved by us.

CHANGING TIMES

Rudolph Agnew's base camp is a seven-minute walk from his home in Eaton Terrace. It is housed in a bright blue painted building with rickety stairs, and there is a bicycle perched on one of the roofs behind. His great chum, the swashbuckling gold man Peter Hambro, is his landlord and runs his mining empire from here too. It is exactly seven minutes from his house as well.

The two giggle like schoolboys. "This is the new financial centre of London, you know. We get the tourists to point us out," grins Hambro.

On Agnew's computer screen is a vivid image of a partly naked Pamela Anderson, a present from his children, which he says his third wife disapproves of, even though she knows how much he treasures the opposite sex.

Agnew is weary but perks up when battle talk starts. With Diet Coke and Gauloise on tap, here is a man ready for war. "You see, I'm naturally rather indolent," he says. For the fourth time in a decade the ex-chairman of ConsGold is bang in the middle of a meaty takeover. He is defending Redland, the ailing aggregates business, and the predator is the French Lafarge rival, which is eager to gobble Redland's huge European tiling division. Agnew was headhunted to chair Redland two years ago, after the board cut the dividend in what investors cynically described as the "immaculate deception".

Cavalier Confederate goes into battle for Redland

Now recession has bitten deep into its German and French operations and although Agnew and his team have begun pruning they have found it difficult in such high labour cost countries. After the third profit warning last month, Agnew launched another review. It was too late; the Gauls pounced this week.

"I'm not surprised because the share price was vulnerable," says Agnew. "But it's a pity too we just started talking to investors to give them some idea of our plans. Independence is never the only option — that is a dangerous strategy. We have to show the true value of this business." Agnew does not agree that he is a professional undertaker. "That's not true at all. I have always made shareholders money. At ConsGold I may have lost the battle, but we got an excellent price for shareholders. Losing the TVS franchise was a mistake, and I share the blame for that, but again investors made a lot of money. At Lasso we won, we saw off Enterprise Oil."

Why is he good at it? "Defence is far more enjoyable than attack and I've done both sides. I guess the answer is I love playing games, and these are executive games. Maybe I'm good at

IN THE HOT SEAT

Born 1934
School: Downside
Army: 8th King's Royal Irish Hussars
1957-59: Consolidated Gold Fields
1960-63: chairman and chief executive TVS
1994: Chairman, Lasso
1995: Chairman, Redland

leadership too and at bad jokes at those midnight-burning-the-oil hours. You see, I love crosswords and jigsaw puzzles and this is similar, big decisions are easy for me, but I'm hopeless at the small ones." Agnew is not everybody's cup of

tea. Some City men find him a little too flamboyant, too forthright, but even so most respect him as someone who makes them money. They are hoping he will do the same again.

Much of his urbane daredevil manner may come from the great tragedy in his life. His eldest son died at 20 in a car crash. "Conventional ambition died a sudden death. That sort of third pew at Westminster Abbey stuff didn't matter any more. I hope I became less arrogant, a kinder person," he says.

Agnew is crazy about gold and everything rocky. "It's a rough and tough business — you can pick it up and feel it. It's so exciting because explorers and miners were often the first people into so many places. You get the sense of actually creating something," he explains.

He spent 30 years travelling the world at ConsGold, where his grandfather had also been chairman, until the fateful bid in the 1980s. He proved himself every bit a fighter, earning the reputation for strong independence that has given him his latest situation.

As so often with converts, the Irish Agnew plays the role of the English

country gent every bit as well, if not better, than the locals. He is not the clubby sort, however. He does not take holidays, which also annoys his wife, preferring to shoot birds, garden and walk his dogs at their comfortable Wiltshire country house. "Not grand," he smiles.

Researching a history of the Southern American Confederacy between 1790 and 1840 is his abiding passion and his understanding of that period fuels his dislike of a European Union. "The early constitutionalists never meant America to be federal. Most of the states never harmonised their taxes or prices and I think that is why it was successful. That is Europe's mistake."

Agnew is romantic and passionate about England, but worries that the liberal streak in the English leaves them vulnerable to danger. "When I was eight I became a Confederate, at 19 I walked the battlefields and became a Confederate Cavalier. All my decisions come like that, instantly."

It is a history he will finish if, and when, he ever takes it easy. "It's rather like pursuing a beautiful girl. The chase is the most exciting part. Retirement feels too close to death, doesn't it?"

After our meeting I hear that Agnew worries that he came across as a trifling chauvinist. He does, but an absolutely charming one, and I don't believe for one moment that he was worried.

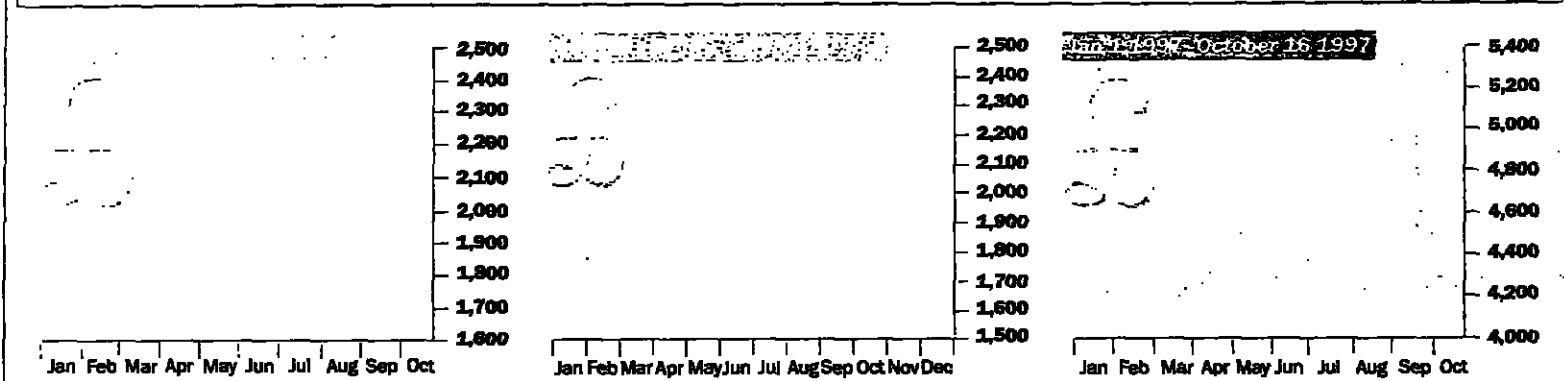
MARGARETA PAGANO



Rudolph Agnew loves to play executive games

Crash anniversary touches off market nervousness

WILL MARKET HISTORY REPEAT ITSELF 10 YEARS ON?



Ten years on from the stock market crash that began on October 19, 1987, it is not hard to detect a certain nervousness. For bizarre reasons of its own, the Stock Exchange has chosen the anniversary of Black Monday as the day to introduce the new and unfamiliar system of order-driven share trading. More importantly, many investors already believe share prices in the US and the UK are looking expensive. And in another echo of the Eighties, in the last month there has been a flurry of multibillion pound takeover bids, some of dubious merit.

Although shares on Wall Street have slipped over the past few days, it is difficult to see the sword that is going to floor this bull market. Infla-

Paul Durman checks out the memories of City movers of Black Monday on October 19, 1987

tion is low, economic growth is continuing, and the flow of money into shares is plentiful.

The very fact that large pension fund managers such as PDEM and Gartmore are holding so much of their clients' money in cash suggests that the investor euphoria that precedes a crash has yet to take hold. Comparing 1987 with today, Clive Boothman, managing director of Schroder Unit Trusts, says: "There don't seem to be quite so many people telling me that trees grow to the sun. The optimism is not unbounded. It does not feel quite the same."

Memories of 1987 are inevitably entwined with the great storm that wrought havoc across southern England on the night of Thursday, October 15. As Wall Street started to crack on the Friday, London's dealing rooms were half empty, with brokers and market-makers stranded in the Home Counties.

David Rough, chief executive of Legal & General Investment Management, was looking after investments for Royal Insurance's life fund. He says: "The market fell was not that good on the week prior to [the crash]. I was generally getting nervous."

But the hurricane dominated the City's thoughts on Friday and little work was done. Mr Rough says: "By Monday, everybody else seemed to have the same idea of selling and we found out there were no buyers outside. We just sat back gobsmacked by the tidal wave of red. It was just totally rabbits in headlight — not believing what we were seeing. It was a frightening two weeks."

Dave MacNamara, now head of dealing at Winterford Securities, was then working for County NatWest. He also believes the hurricane played a major role because it prevented investors from selling shares that they had bought without paying for them — a quirk of the old two-week account trading system. When Monday arrived, these speculators were forced to sell their stock they could not pay for.

Mr MacNamara recalls an empty feeling. "We lost in six hours about 30 per cent of what it had taken us nine

months to make," David Bailey, who was working for UBS Phillips & Drew, says. "The thing that made it so dramatic was the mile-long queue of people wanting to sell outside Fidelity's offices in the US." He says American mutual managers, led by Fidelity, dumped UK shares to help to satisfy investors clamouring for their money.

The 1987 crash gave Michael Hart, the veteran fund manager who is chairman of Foreign & Colonial Management, one of the proudest episodes of his career. Yet at the time, he says, "we were absolutely terrified like everybody else".

He adds: "Fortunately I'd been through the 1973-74 situation. On the basis of that experience we very, very cautiously started putting money into the market. The size of the falls on individual stocks was beginning, on the face of it, to make them look a good value bet on a two or three-year view. It was one of the things that I was most pleased about in my career."

Sir Stanley Kalms, chairman of Dixons, was also alarmed by Black Monday. "That was the day we moved to our new West End office. Our computers were down, the roads were blocked and we had no idea what the share price was. It was a fairly bloody morning." Sir Stanley was sufficiently worried later that first day to call his senior managers together to discuss the likely effects and begin reviewing spending plans. He says: "I thought it could have a serious effect on the business

without understanding why." Lord Hanson, who was in the US, took a more detached view. "The stock market has never been something that has concerned us at Hanson. Our main concern is how well are we doing in business. [The crash] was a financial affair entirely. Of course, it made it very difficult for investors in our company who had lost a great deal of value. But the company's earnings capability did not change."

If Lord Hanson was sanguine, at BPA, Tony Dye was positively loving it. Then as now, the City's greatest bear was extremely nervous about share prices. He says: "It was fantastic. We'd stuck our necks out and gone really short of equities. It was absolutely brilliant. We were probably the only people in the City who were happy." Mr Dye declined to confirm a fascinating story that he personally made about £250,000 in the crash.

Graham Wood, head of UK equities at Standard Life, believes the apparent death of inflation (and the consequent fall in bond yields) underpins the present high share prices. The yield on long bonds is only about twice the yield on shares, compared with a ratio of 3.3 in 1987.

Mr Hart says: "What one's always got to remember is that these downturns when they come, come very, very suddenly. One day there will be some bolt from the blue that will upset everything."

Graham Ayers, who has joined Sutherland, having retired from Moore Govett, believes the market may be in for a nervous day on Monday. But he says: "Once the anniversary's gone, the anniversary's gone. It's a bit like reviewing spending plans. He says: "I thought it could have a serious effect on the business

Renaissance man hits the heights in Russian banking

Boris Jordan, at 31, is one of the most successful Westerners in Moscow, and the envy of every young man who has joined the post-communist gold rush in the East.

Renaissance Capital, the bank he founded in 1995, has mushroomed into one of Russia's leading securities houses. In January, Renaissance will merge with the trading arm of Uneximbank, part of a vast industrial holding group controlled by Vladimir Potanin, former First Deputy Prime Minister and most presentable of the "Big Seven" industrial barons who rule most of Russia's former state-owned economy.

The venture, to be run by Jordan and named MFK-Renaissance, will have \$2 billion in gross assets, \$200 million in equity capital, and control over another \$1 billion in funds.

But success has made Jordan powerful enemies as well as friends. Claims that he takes no more security precautions than anyone else in a similar position ring hollow: few Western bankers feel the need to have their children accompanied to playground by armed guards.

His problems are deep-seated. In continuous battle with the Russian authorities over the removal of his visa, Jordan this week held a press conference in a Moscow hotel to deny the assertion of Boris Yeltsin, deputy chairman of the Security Council, that his involvement in the Russian defence industry compromises national security.

Jordan denied having access to confidential information and said the removal of his visa was "down to those for whom unfair competition is a way of life". Berezovsky's intention was to harm Renaissance's reputation, he claimed, adding that such activity could only damage Russia's investment image.

When Jordan was expelled from Russia for two months last summer after taking a hostile stake in a former state-owned steel producer, he kept quiet — advertising his predicament was hardly good for business. "This is no way," his publicist says, "to treat someone who's brought \$6 billion of foreign investment into the country."

So how has Jordan made it to the top in Russia, and will he be able to stay there? His story starts, appropriately enough, with the Russian Revolution, when his paternal grandfather, an aristocratic officer in the White Russian army, fled the Bolsheviks via Sevastopol to

Success has made one top businessman powerful enemies, says Anna Reid

Yugoslavia. Twenty years later the family were interned by the Nazis, and emigrated at the end of the war to America. Jordan grew up in Long Island in an enclave with three Orthodox churches and a Russian mayor. He spoke Russian with his parents, and learnt Russian history and literature at Saturday schools and summer camps, together with military drill and a strong whiff of anti-communism.

After a degree in Soviet affairs at New York University, and a spell selling securitised aircraft leases for Guinness Peat Aviation, Jordan came face to face



Jordan: never plan for ever

with his heritage in 1992, when he was hired, aged 25, to head Credit Suisse First Boston's newly opened Moscow office. That Christmas, his young team helped to launch Russia's first privatisation auctions, doing everything, Jordan says, "from writing the algorithms down to buying staplers and training people to man the auction centres".

In the process, he made two decisive friendships, with Anatoli Chubais and Dmitri Vasiliev, then political mentors to the privatisation programme, now First Deputy Prime Minister in charge of economic reform and head of the Securities and Exchange Commission respectively. Eighteen months later, as the

markets woke up to the under-valuation of Russian stocks, the CSFB office was booming: in 1994 it brought in revenues of almost \$100 million, and half worldwide profits.

By spring 1995, Jordan was ready to go it alone. "In a US firm," he says, "Russia was always going to be peripheral. I wanted to concentrate on Russia 100 per cent of my time. And I saw an opportunity in Russia where there really wasn't an indigenous local investment bank."

His \$20 million of start-up capital came from five founding partners, two of them CSFB colleagues, and Mr Potanin. In spite of plush offices and a fleet of chauffeured Volvos, for at least a year Renaissance operated close to the line. Quotes from the period record Jordan saying: "I sleep like a baby — I wake up every ten minutes screaming." Even today he admits that "it isn't until very recently that we've gotten to a level of stability where I feel comfortable about our business."

It is no coincidence that Renaissance has found its feet only since Boris Yeltsin's electoral victory last year: Jordan was readmitted to Russia the day after the presidential run-off.

Since then he has strengthened his management team: "Renaissance is not just Boris Jordan any more." But he admits that had Mr Yeltsin lost the election, as polls predicted, the bank would have gone under. "We just bet all our money," he says with true punter's relish.

Jordan's sights are no longer just set on investment banking. As the likes of Goldman Sachs and Merrill Lynch — both opening Moscow offices this year — move in on the market, MFK-Renaissance will probably lose its spot as leading intermediary for foreign investment into Russia.

Instead, Jordan plans to expand his fledgling asset-management and life insurance businesses. "We built the volatile side of the business first and now we're putting money into longer-term investments that stabilise our earnings stream."

So is Jordan in Russia for good? His family are happily settled, he says, and his daughter gets teased for speaking English with a Russian accent. "My grandfather," he says, "probably planned to live his whole life in Russia, and he didn't, so I never plan for ever."

L.A.
from
£268
return.

Virgin MegaSavers.

For world beating offers call us by 22nd October on 01293 747 245. Or contact your local travel agent.

virginatlantic

Book by 22 Oct. 1997. £268 return for travel between 1 Nov - 12 Dec. 1997. £220 return for travel between 13 Dec. 1997 - 31 Dec. 1997. Passenger taxes, duties and security charges are not included. Limited availability. Offer restrictions apply.

Spice curl

IT APPEARS all is not sweetness and light at Société Générale, where Nicolas Horlick is attempting to set up a fund management operation while bringing up five children, moving house and writing an informative and interesting book about how to be a fund manager, bring up five children etc etc. Indeed, La Horlick is clearly working so hard that she has no time to get to the hairdresser.

The aggro is because of how much Nicolas and her team, which includes John Richards from Mercury Asset Management, are being paid. The brokers and bankers at SocGen, having looked at the generous package, have dubbed her "Greedy Spice".

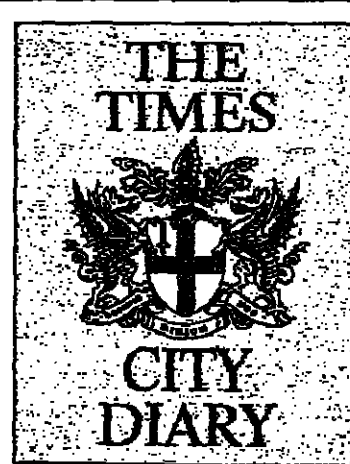
SO Richard Branson just could not contain himself. Thwarted in his plan to give away free flights with the launch of Virgin Bank, he decided a new use of his overextended brand

could not go forth without some sort of freebie. So Virgin is giving away scores of Pison Siena organisers. Mine's being donated to charity.

Ground rules

ASSOCIATION football is not the sort of game normally associated with Paul Orchard-Lisle. The urbane and dapper senior partner of surveyors Healey & Baker probably thinks a round ball is something you hit with a mallet while riding a horse.

But Orchard-Lisle is becoming acquainted with the terms "on me head, son" and "kick as a parrot" after being hired to advise not one but two top football clubs. First, Healey is looking at possible alternative sites for Arsenal should Islington council refuse the Premiership leaders permission to knock down half of Highbury to extend its stadium. Now



the surveyors have been appointed as property advisers to Barcelona, the best-supported club in the world. The protests by fans of Arsenal about the club possibly moving from Highbury will be as nothing to the howls of anguish if Orchard-Lisle dares to suggest that Barcelona moves from the 100,000 seat Nou Camp.

SOMEONE has a wicked sense of humour at Mitsubishi Motors. Stephen Dixon, managing director of the UK arm of the Japanese carmaker, has been grinning bravely through the pain since giving up smoking. Dixon has been using nicotine patches to break the habit but it was still a struggle. Imagine his astonishment when he discovered hacks at the London Motor Show at Earls Court were given a gift of a decorative polished piston head, which twisted apart to become an ashtray.

Pigs will fly

WILL the woes of petfood-to-pig semen group Dalgey ever end? With Felix and Arthur off their food, Dalgey has high hopes of its high-flying Pig Improvement Company. Only it is not that high flying. Plans to airfreight 665 breeding pigs to Vietnam have been put off until later this year because of problems supplying the pigs. Apparently the condi-

tions for the porkers on the flight were due to be quite luxurious, with three decks of pens and regularly refilled water tanks. No word on the inflight movie, though. Babe and Animal Farm are favourites.

Card tricks

WINTERTHUR, the Swiss-owned insurer, has been having a few teething problems with its new credit card. First, the company wanted to emblazon the Swiss flag on all its cards, as a symbol of the mother country. This caused problems with the Red Cross, which regards such an image as too close to its own. Undeterred, management looked to the mountains of Switzerland for inspiration, but ran into difficulties with the national tourist office, which didn't want them used on the card. The insurer says the launch of the card has now been postponed because of problems with the credit risk of potential customers.

JASON NISSE

UNDER THE SKIN OF SPORT

CUP CLASH

Els faces the power of Scotland
PAGE 34

DANNY BAKER

Putting the fizz back into the Coca-Cola Cup
PAGE 35

FRANK LEBOEUF

Premier impressions
PAGE 39

WEEKEND MONEY

Environmentally friendly pensions: the big boom
PAGES 51-64

Where have all the women car designers gone?
PAGES 45-49

THE TIMES SATURDAY SPORT

OCTOBER 18 1997

MANAGER PRESCRIBES STRONG MEDICINE

Defiant Francis takes the strain

By Matt Dickinson

TOLD to stay at home by his doctor because of a chronic back strain, Gerry Francis drove himself to work yesterday. Ordered to walk with the support of crutches, the Tottenham Hotspur manager hobbled unaided, and in obvious pain, to take charge of his team's training session. For the growing season of Tottenham supporters hoping that their troubled manager will jump before they can push him, the message was clear: Francis is in defiant mood.

Sat in his small office at the club's new Chigwell training ground, he maintained his resolution under fire from a gang of inquisitors. As building work went on around him, the Tottenham manager, under mounting pressure as his side face fellow FA Carling Premiership strugglers Sheffield Wednesday in the glare of Sky's television cameras tomorrow, manned the barricades.

When the inevitable question came, Francis did not flinch. "I am not the quitting type," he said. "I certainly could be in a better situation and I've had better times over 30 years in the game. But there are lots of pressures in life: people trying to get a job, paying bills."

"If you are a football manager, you go into it with your eyes open. You come in under pressure from day one, whether you are at the top or the bottom. I was captain of England at the age of 23, on

top of the world. The next I was out of the game for two years with a back injury. When you see the good times you have to keep yourself on an even keel and the same when it goes bad.

"Things can change very, very quickly, particularly with three points for a win. We are actually only five points from being in the top six — that's less than two wins."

How he needs the first of them to be at White Hart Lane tomorrow, against a Wednesday team that is in an even worse predicament. Anything less will bring increasing calls for his dismissal from supporters unwilling to tolerate a paltry return of six goals from ten Premiership fixtures so far this season.

Knowing that it has become a well-worn refrain, Francis hesitates before reeling off the injuries to Les Ferdinand, Chris Armstrong, Darren Anderton and Steven Iversen that have undoubtedly undermined his team's campaign. Few clubs could thrive in the absence of so many strikers, but that explanation has not been enough to satisfy everyone at White Hart Lane.

The lack of a driving force in midfield remains a glaring weakness, and the hoped-for return of Paul Gascoigne from Rangers appears to have hit a stumbling block because of the England international's wage demands, as well as Aston Villa's interest.

Francis seems likely to have



Comic cut-outs: Francis enjoys some light relief on the practice ground yesterday under the watchful eyes of some training aids and Martin Tyler, the Sky television commentator

to battle through his problems with the squad presently at his disposal, and he gave warning that it might not be a pretty sight at the club that inspired the glory game.

Ridiculed in one newspaper this week for his dour demeanour, his side are likely to display a similarly gritty approach, despite the flair of David Ginola and José Domínguez.

"It is not a question of playing well or poorly, we just

need to do whatever it takes to win the game and turn things around," he said. "Everybody is entitled to their opinion, but we have to make sure we just concentrate on winning and put what we read about or hear to the back of our minds."

"Certainly for three seasons until now, the fans have been very, very good. They still come in their droves and we have not had any problem filling the stadium since I came here. We've got to do

better and hope they stay behind the team."

"Frustration sets in, we all get frustrated. The last two home games we had plenty of chances to win and that frustration does get through to the supporters. But this club has not done well for a long, long time — 36 years in the league, in terms of winning it — so it is not just a question of this year, last year or the one before."

With no obvious candidates easily available, despite

reported interest in Bobby Robson, the Barcelona director of football, the Tottenham board is unlikely to make rash decisions, even if the club does plunge below its present ranking of fourteenth in the Premiership. Francis, who is into the last 12 months of his contract, made it plain yesterday that he will not walk.

Eternal problem, page 36
Bald Eagle flying, page 37
Premiership guide, page 38

Keegan maintains forward line

New move, same direction, for football's eternal frontman

If Kevin Keegan were a politician, his inspirational slogan would be one of the oldest and most revered. "Forward!" it would exhort us, while stirring music played behind. "Forward with Kevin Keegan!" Watching Keegan address and entertain 700 admirers at Westminster Central Hall in London on Thursday night at a Times/Dillons forum to mark the launch of his autobiography, I fell completely under the spell of this man, but not without noticing how (directionally speaking) things sort of fall into place with him, both in his personality and in football.

"It's a natural instinct in a footballer to go forward," he said at one point, a bit choked up at the thought of his former coaching philosophy. And it certainly seems that whatever he's doing, he doesn't go back, he doesn't look back, and, indeed, doesn't even glance sideways when a strange woman from *The Times* is

sitting beside him with a soppy expression of unconditional worship. "Does this forward-looking attitude really go with writing an autobiography?" I ventured, without wishing to be provocative. And luckily he agreed, very lucidly, that this exercise in enforced remembering had actually been quite hard.

All week, people had been feeding me provocative questions for Keegan, but I somehow didn't want to provoke him. It's bad manners to antagonise a guest, and besides, when he's obliged to take a defensive position, he's famously bad at it and gets worked up. Hence his habit of leaving clubs by helicopter and never revisiting them, of raving David Ginola very, very highly. "David wants to go this way," he demonstrated, gesturing approvingly. "He only wants to go that way when it's the second half."

Keegan told after-dinner anecdotes for half an hour,



A funny thing at the forum: Keegan and a soppy *Times* woman share the spotlight

then answered umpteen questions from the floor, many from Newcastle United fans who had gathered to testify how much they missed him, and by implication how much he had hurt them by leaving. "I hope there are some Fulham supporters here as well,"

he said. A small, isolated cheer went up. "They're all here," came the automatic quip from the Geordies.

Occasionally it felt like intruding on someone else's encounter session ("I love you, son," "I love you, Dad,") the rest of us didn't mind. Of

course, despite any number of promptings, Keegan will never apologise to Newcastle supporters for leaving them, grief-stricken, without a word; instead, he amazingly persuaded them on Thursday night that nothing had altered in their relationship. After all,

if he had spoken up last January, what would have been the result? "A riot," the fan admitted. "Exactly," Kevin said. "And how would that have helped the club?"

Everyone bought the book. Keegan signed for two solid hours, gossiping with every punter, posing for pictures and, at one point, even talking on a mobile phone to somebody's dad in hospital. "Do you remember blessing a baby?" I heard a large grey-haired man demand, bludily. Keegan managed to confess that he didn't. He signed the man's book with a good-luck message.

I wanted to see the end of the show, but at 11.30 I had to drive home, and Keegan was still on stage, still signing. In his book he vividly describes how, at Liverpool, Terry McDermott often reacted to being substituted by running off backwards "as if he was being reeled in like a fish." I like to imagine that's how Kevin Keegan finally left the empty hall, too, at midnight. Waving and recreating, but always facing the front to the end.

Kevin Keegan *My Autobiography* (Little, Brown, £16.99).

Boston

from

£168

return

Virgin MegaSavers.

For world beating offers call us by 22nd October on 01293 747 245. Or contact your local travel agent.

virgin atlantic

Book by 22 Oct. 1997. £68 return for travel between 1 Nov. - 12 Dec. 1997. £20 return for travel before end of Oct. 1997. Passenger taxes, duties and security charges are not included. Limited availability. Other restrictions apply.

Knock-in cup - the real thing

Not since their notorious floating of "New Coke" can the good people of Coca-Cola have had so much public egg on their faces. Their poor old cup competition has become the tournament that died of shame, with clubs gladly going to jail rather than expose themselves to public ridicule by actually attempting to lift the thing.

The writing was on the wall for the contest - once nobly the League Cup - when, for a period, it was sponsored by The Milk Marketing Board and before every tie crowds were forced to stare at a giant bloated milk bottle that had to remain on the centre spot until literally seconds before kick-off.

Of course, had it been left throughout the game, it would have made a lot more sense and cheered everyone up, but they weren't clever enough to do that. So, always the idiot lightweight cousin to the Cup proper, the dairy council's cheesy involvement soon made it clear that here was something, in prestige, a few rungs beneath the regional domestic heats for its A Knockout.

So what of its future? Well, might I draw attention to something that has always struck me as a basic flaw in any cup competition and which these days, with many of our top professionals being driven to play four times in ten days, is simply crying out for swift and decisive action. And that is that here we are, 800 years away from the millennium, and all our cup tournaments are still based on the outdated and discredited notion of the "knockout" principle.

Surely what we need today is the "knock-in" principle, where the winning side is allowed to withdraw quietly from the competition while the vanquished must slog on until they are forced to drag their weary bodies up Wembley Way for



one last, exhausting stab at success. With the "knock-in" principle, if Man Utd draw Darlington in the third round, Alex Ferguson would have to field his strongest side of juniors, babes-in-arms and Shoot magazine competition winners that pitched up at Ipswich this week. Darlington might triumph and he'd still be saddled with the bloody thing.

I propose this radical modernisation only for our punishing domestic tournaments, though. The World Cup must continue with the old "knockout" system and its traditional losers-home-first policy. I say this for two reasons: one, you can't get enough of Brazil, and two, I am not yet prepared to see that glorious trophy being paraded around by the Scots, no matter how they come by it.



Celebration pints: Ray Houghton, Trevor Hebbard and Jeremy Charles after Oxford United's win in the 1986 Milk Cup final

Stuff it up the jumper

ATTENTION all who appreciate the game in its purest form. A caller to the radio show last week put this wonderful scenario to me that he claimed actually to have witnessed while sipping the match on Sunday in his local park. Here's the thing. A goalkeeper, on taking the ball from a poor cross, called one of his midfield players to him and appeared to be whispering some secret instructions. In fact he was pushing the ball up the shirt of his team-mate, who then ran, hell-

for-leather, towards the opposing goal. The ball was well-logged and he couldn't be tackled in any legal sense so, once in the opposition's area, he simply had to dodge their keeper then, on crossing the line, pull his shirt up and drop the ball like an egg from a goose.

The goal was given. For the life of me I can't think why it shouldn't have been and why we don't see this tactic attempted at least once every game. True, Harpo Marx does something very similar at the end of *Horse Feathers*, but since Ernie Hunt's infamous flick-up free kick for Coventry City was declared foul play, coaches have been scared stiff to go out on a limb. So, is it safe? Clarification please.

ITV failed to feel the noise

THOSE of you who listened to the Italy v England game on the radio or watched it live via satellite will know how gripping, passionate and noisy an occasion it was. Those of you who viewed it on ITV at 10pm will probably wonder how so big an occasion could be so flat.

Throughout, the coverage seemed to be coming from inside an executive box. The entire ambience of the game, brought across wildly and vividly on other sources, was so dampened down, mixed out and politely dolled to death that, beautifully balanced

though it probably was, the stadium atmosphere was made into little more than a sporting equivalent of lift music.

The muted unreality of the match was further set on by an untypically bloodless performance from Brian Moore, who, particularly during the first half, set a measured downbeat tone closer to a suffocating state occasion than the world's greatest game from Rome. "Ince... (long pause)... looking for Le Saux... (pause)... finds him. (Pause). Still an hour left on our watches..."

as though he was watching a tape of the match on a portable back at the hotel. Football commentators should always, always be fighting the noise of the assembled thousands. If there is none, then it ought to be artificially added as hoof-beats in horse racing. Last Saturday a lot of people had an incredible theatre of the senses delivered into their homes with all the power and chaos of a Merchant-Ivory soundtrack. And this, from the same channel that brings us the off-the-scale-hyena reactions each week in *Blind Date*. Funny old medium.

Pleat with crocodiles

DURING a visit by my two-year-old niece, Amy, I was puzzled by her fascination with the TV punditry during a half-time break in the football. Not even the omnipresent Telenovellas on a set upstairs could rip her away from her position inches from the screen. When her mother eventually came into the room I quizzed her as to why her little girl

was gripped by the only part of the football coverage that has grown-up reaching for the Plo and Laa Laa videos. "Is David Pleat on?" she asked. "She likes him, she thinks he's Mr Punch." And so he is. With his ruddy cheeks, pointy chin, twinkling eyes and glowing nose that seemed to be firmly set on a journey southward, the excellent Pleat is the living spit of the famous seaside wife-beater and crocodile-chaser. All we need now for diverting half-time sessions is a Judy, a sausage-stealing dog and a police officer. I will volunteer to update the script.

IF YOU would like to pep up a dreary journey home after a game then you might like to try the following practical joke. On the morning of the match simply take a list of the day's fixtures and pencil next to them some extremely unlikely results. Then record your wild predictions on to a cassette in the most authoritative voice you can. That evening, as you leave the ground, produce a small tape player and turn it on. People will inevitably fall in step beside you to hear Newcastle lost 7-1 at Barnsley and Chelsea have been knocked out of the Cup, 1-0, by Bury. Then watch as they excitedly scurry off to spread this bogus pools check to others. Even on the bitterest nights the ride home is thoroughly warmed...

The Joe Keegle sensation

Leading through Keegle Keegle's memoir of *A Life (Will There Ever Be A Rainbow?)*, Lippie and Notebook, £12.99. I am stopped in my browsing tracks by the startling revelation that Keegle Keegle is not Keegle at all. He is properly Joe. His real name is Joe Keegle. Has there been a bigger soccer sensation since Bob Wilson was unmasked as a "Primrose"? In the wider world of showbiz, of course, people routinely indulge in such shifting identification. Who

can ever forget the superb casual catinence of conjuror Paul Daniels' former wife who, on being asked her opinion of Paul's new love, Debbie Maghee, offered: "She seems all right but what I find funny is the way she says 'Paul this' and 'Paul that'! Well he were Ted when I married him and he's still Ted as far as I can see..." Yes, that's the right approach. It will take more than the emergence of a long-lost "Joe" to shake the Keegle from our consciousness.

Sir makes light work of football

AFTER the launch last week of the competition to find Britain's most vicious and/or eccentric postwar games master (Grand Prize £100) I can bring you a report of certainly the most splendidly lazy one. Mr K. Griggs tells us of a Mr Naylor who, while always vague as to what he expected of the boys during PE, would surpass himself when the skies turned dark.

When it rained on school match days, Mr Naylor would simply refuse to get out of his car and, driving on to the heath, would park at the halfway line and referee the match by flashing his lights whenever he saw an infringement. On seeing the quick, full-beam blast, the dripping, bedraggled boys would be required to trot across to his Austin A40 and wait as he wound down his windows to deliver a curt "Offside" or "Handball" before winding it back up again.

Mr Griggs recalls that, on one occasion, an attack was halted in error when it turned out that Mr Naylor was trying to return his radio. Any more information on this admirable official or similar colleagues, please send care of this column.

□ Danny Baker is on Talk Radio (1053-1089 MW) every Saturday from 5.30pm.

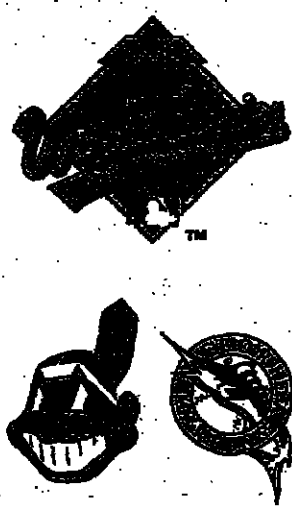
Money talks as the Marlins achieve early breakthrough

FROM KEITH BLACKMORE IN MIAMI

ODDEN with champagne, even Brown, the winning pitcher for the Florida Marlins, stepped out of the riotous celebrations deep in the bowels of Turner Field in Atlanta and let emotion get the better of him. "They talk about the money we spent, say that we ought a championship," he said. "No. This was all about heart."

Brown's elation was understandable. His team had just beaten their arch-rivals, the Atlanta Braves, to the National League championship and qualified to play the winners of the American League pennant, the Cleveland Indians, in the best-of-seven-game World Series, which begins here tonight. But he was wrong about the money. Actually, his team's victory was all about money.

The Braves had learnt the hard way that when money talks, he who spends most talks the loudest. In 1991, when the Braves began a run of success that has brought them four National League championships and a World Series triumph and earned them the unofficial but barely disputed title of "team of the



face of it, the Marlins are the lesser team but they can point to their eight wins in the 12 meetings between them.

But their instant success has implications far beyond their divisional rivalry with the Braves. The language of business had become increasingly appropriate to baseball (reversing a trend that sent terms like strike-out and home run the other way). Clubs are known as franchises now and the Florida Marlins form a franchise par excellence.

When the major league clubs decided to expand the league in 1993, Florida, which at that time had no baseball teams, seemed rich in potential and an obvious target for a man such as H. Wayne Huizenga.

Brash and colourful, Huizenga, also the owner of Miami's glamorous National Football League franchise, the Dolphins, and the surprisingly successful young National Hockey League club, the Miami Hurricanes, made his first fortune in garbage disposal and his second with the Blockbuster Video empire. He applied the approach that had been so successful elsewhere to his sports interests: more, bigger, better.

After three mediocre but by no means unusually bad years for a fledgling club, Huizenga decided to accelerate the process of creating a championship baseball team. Last summer he went on a spending spree the like of which had never been seen before, signing up a host of the game's best players. Hitting stars such as Bobby Bonilla and Moises Alou and the pitcher, Alex Fernandez, were among a handful of players who joined the Marlins on contracts that will be worth almost \$90 million (about £57 million) over three years.

With such talent at his disposal, Leyland has unsurprisingly done the trick. But there's the rub. Success on the field has not brought success off it. Even with the signing of



Brown, the Marlins' starting pitcher, roars in triumph

Cuban players with their appeal to the huge Cuban community in Miami. Pro Player Stadium has only occasionally been filled to its 65,000 capacity. Halfway through the season, with the Marlins well positioned, Huizenga announced that they were losing him \$30 million a year and put the franchise up for sale.

There have been no takers, the payroll (\$54 million this year alone) no doubt being something of a deterrent. And the team's grand finale may yet change his mind. "I'm having fun here," he said. "We might have to think that thing [the sale] through later."

Maybe. Maybe not. Business is business, after all.

BOWLS: QUALIFIER REACHES SEMI-FINALS WITH IMPRESSIVE DISPLAY

Nervous Gillett rises from the ranks

BY DAVID RHYNS JONES

LES GILLETT, a 26-year-old left-hander, struck a blow for grass-roots bowlers, when he defeated the holder and No.1 seed, Hugh Duff, 7-2, 7-2, 7-5, in the quarter-finals of the Bupa Care Homes Open at Preston Guild Hall yesterday.

Gillett, who plays for Banbury, joined the Professional Bowls Association (PBA) in July, just after making his first appearance for England in the home international series at Worthing.

The PBA had just announced that it would be holding a qualifying event at Blackpool in September, with four places in the Open on offer.

A motley crew turned up for the play-offs, including a ten-year-old boy, a competitor in a wheelchair and a handful of women bowlers, but Gillett,

from Gloucestershire, came through a strong field, beating David Corkill, a favourite with the Guild Hall crowds, on his way to Preston.

On Sunday, he ousted the No.8 seed, Ian Schuback, but he was fortunate to get past Nigel Williams, of Swansea, another PBA qualifier, in the second round, after a lacklustre display.

Yesterday, he admitted to being nervous, but the respect for Duff inspired him and he produced one of the most impressive performances of the championships.

Gillett will meet John Price, of Swansea, who defeated Richard Corrie on Thursday night, in the semi-finals.

David Gourlay misfired with his second delivery against Steve Glasson, of Australia, when he caught his finger on the carpet, and sent his bowl halfway up the rink.

"That played on my mind for a while," Gourlay said. "I was one set down before I really settled, but once I found my rhythm, I was quite happy."

An exciting match was not decided until the last. Gourlay, 5-3 ahead, tried unsuccessfully to ditch the jack with his opening delivery. Going back to the drawing board, the Scot set up a match lie with a handy jack-high bowl, then watched as Glasson twice tried to collect the jack with drives.

The Australian's first effort went through a gap that did not look wide enough to accommodate a bowl, and his second missed the jack by a millimetre on the other side, leaving Gourlay the victor, 4-7, 7-2, 7-5, 5-7, 7-5.

"You've got to be accurate at this level," Glasson said. "A near miss just isn't good enough."

This was revenge for Gourlay. Glasson, a former rugby league player, won the Mazda Jack High championship in Australia earlier this year, beating Gourlay on the way.

SAILING

Skipper's son loses tip of his finger

BY MALCOLM MCKEAG

CAMPBELL FIELD, son of the skipper of America's Challenge, has sustained a painful but not uncommon injury in the Whitbread Round the World Race, losing the tip of the index finger of his right hand.

In a fitful breeze and lumpy night sea, the 27-year-old son of Ross Field was pushing out the mainboom when the finger became trapped in the mainsheet block.

Field Sr, who skippered *Yamaha* to her win in this race four years ago, reported to race HQ that his son had lost between five millimetres and ten millimetres from the end of his finger. "Campbell is now resting in his bunk. He's all right, but is suffering a bit of shock," his father reported.

In the world of big-boat racing, losing the tip of an extremity is not an unusual injury where sheets and wires carry loads of many tonnes round unshrouded winches and through unguarded pulley blocks. To these regular hazards, the *Whitbread* brings the added danger of frostbite in the Southern Ocean.

Aboard *America's Challenge*, which, coincidentally also lost a place during the night, to Chris Dickson's *Toshiba*, the skipper is making light of his son's injury.

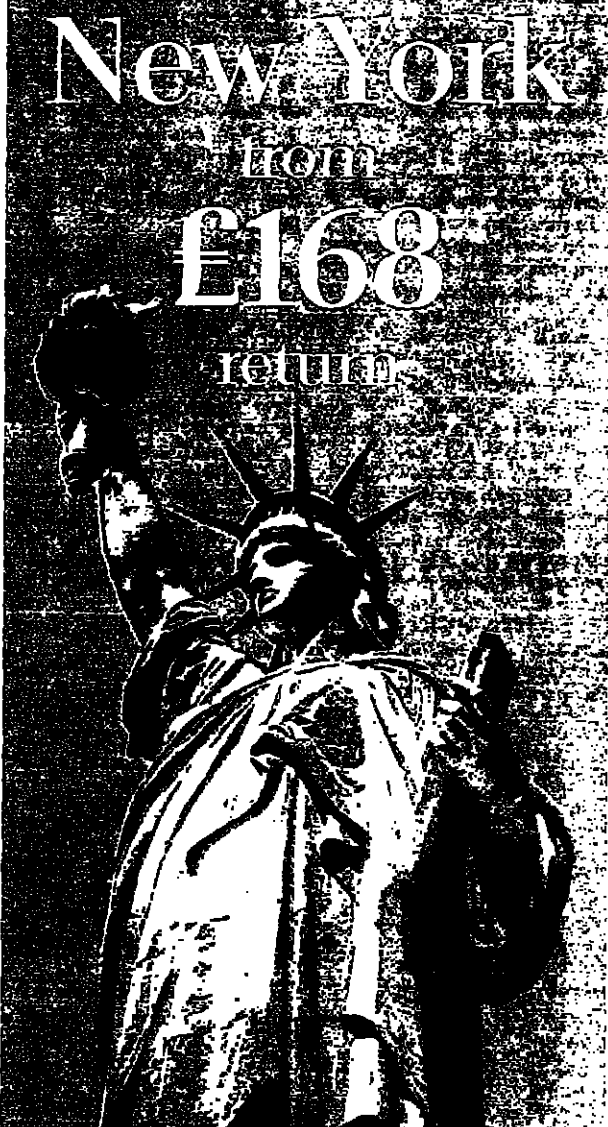
completing that Field Jr may not now be able to work the boat's video camera.

Paul Cayard's *EF Langue* leads by more than 100 miles, with a continuing close race for second between *Merit Cup* and *Innovation* Kvaerner. Lawrie Smith, in the British entry, *Silk Cut*, is fourth, more than 400 miles behind the leader.

In Algarrobo, Chile, Ben Ainslie and Hugh Styles, of Britain, jointly hold fifth place in the *Laser* world championship, which started on Thursday. The gold medal-holder, Robert Scheidt, of Brazil, Nick Burford, the 1994 world champion, from New Zealand, leads.

In the two-handed Transatlantic race, Pete Goss and Raphael Dinelli are in fourth position, 80 miles behind the leader, *Aquitaine Innovation*. More than 400 people attended a memorial service in Leicester Cathedral yesterday for John Merricks, who was killed in a car crash in Italy last week. The lesson was read by Ian Walker, Merricks's sailing partner, who with him won the silver medal in the 470 class in Savannah in the 1996 Olympic Games.

Race positions, page 34



Virgin MegaSavers.

For world beating offers call us by 22nd October on 01293 747 245. Or contact your local travel agent.

virginatlantic

Book by 22 Oct. 1997. Deal return is return between 1 Nov - 22 Oct. 1997. £200 return is based on return of Oct. 1997. Prices subject to change. Details and service charges are not included. Limited availability. Other restrictions apply.

FOOTBALL SATURDAY

Mark Hodgkinson finds a chairman who is often too stressed to enjoy his team's exploits except, of course, when they win

The request seems reasonable enough. "Bugger off," John Dennis, the chairman of Barnsley and a wholesale greengrocer, snaps. He does not want to share his working day with anyone, especially a journalist, thank you very much. He offers a compromise: "You can have an hour, I'll see you at three o'clock at the club," he says. Would he like a phone call on the day to remind him? He is affronted: "No, I'll be there."

At 2.55pm he drives his smart Audi into the club car park and walks nonchalantly towards the reception area, a burly figure in a black overcoat. His skin is doughy, he seldom smiles; there is something of the undertaker about his demeanour. Some Barnsley supporters are queuing for tickets at the box office. He passes by unnoticed.

He is already more than ten hours into a working day that starts at 4.30am, when produce arrives at his company headquarters in Pontefract Road, Barnsley. It is then distributed by a staff of about a hundred to shops and markets in a sixty-mile radius. "I don't know how he does it," Danny Wilson, Barnsley's manager, said, commenting on his chairman's stamina.

I'm overweight, stressed. I smoke too much and I like the odd tittle," Dennis said. He also swears a good deal more than your average club chairman. He is public school educated, but has spent all his life in Barnsley, a town that does not

Where watching a game is agony

LIFE
AT THE
TOP



stand on ceremony. "John is very down to earth. He cares passionately about the club and has a real affinity with the town," an insider said. "He will stand his corner, but sometimes takes a bad result too much to heart. He has a really bad weekend if we lose."

Within the game, Dennis is known for his self-assurance and a certain brusque charm. He accepts praise with the same scepticism he holds for reproach. He is a Yorkshireman, which is, by common definition, a warm heart beating in an icy exterior. Wilson has often spoke of his fondness. "That's because I'm a soft touch!" Dennis jokes.

Dennis has had to temper his natural ebullience. A few years ago he found himself in a fury outside the dressing-room of a referee who had sent off a Barnsley player. "I was seething and went down to give the ref a volley," he

said. "When he opened the door to me I thought, 'You prat, what are you going to do now?' It was a pointless way to achieve anything and I realise then that I would have to go about things in a different way."

The qualities that have taken Barnsley to the FA Carling Premiership are distilled in Dennis. He is a pragmatist, hard working and loyal, quietly charismatic, organised and unwilling to accept a natural order that would see Barnsley down among the dead men of English football. He will take his place in the VIP seats at Old Trafford next Saturday when Barnsley visit the

champions. "We're in this division because our results say we are good enough to be here," he said. So there. He inherited his love of the club from his father, Ernest, the club chairman from 1967 until his death in July 1979. The first game that John attended at



Dennis reflects on the privilege of being the chairman of Barnsley

Oakwell was a 2-0 defeat against Derby County in the 1958-59 season, a precursor to relegation that season; his was to be a love tested frequently. "I've given up trying to explain why I support Barnsley. It is just something that gets under your skin," he said. Unlike most football chairmen,

Dennis does not own any shares and has no financial interest. This has forged a kinship with the fans since he is still the same as them, albeit with an executive role. "I have always believed it is a privilege to be a chairman of Barnsley FC," he said. These days, he has invested so much

time and emotion into Barnsley that the simple pleasure of watching them play is denied. "Watching the games is agony. Ninety minutes are very stressful. I only relax when we've won," he said. A comfortable lead does not alleviate the tension and he recalls — in gruesomely assiduous detail — two games where three-goal leads were squandered. "I suppose if we were 8-0 up with 15 minutes left I might relax a bit," he said.

It is most important decision was to appoint Wilson as manager in the summer of 1994. Wilson had been assistant to Viv Anderson, who left to join Middlesbrough. The supporters wanted new blood and were not appeased by Wilson's promotion. "He was always the obvious choice for me. He has an excellent reputation and is determined. He is full of character and has a deep knowledge of the game," Dennis said.

The appointment paid off handsomely because, on Saturday, April 26 of this year, Barnsley secured promotion to the top flight with a 2-0 win against Bradford City. Amid the euphoria, there was a private, tender moment for Dennis. Eric Steele, a former Barnsley manager, passed in the stand and noticed an expression that he read immediately. "I know who you are thinking about," he said. John Dennis was thinking of his father and a dream realised.

Danger of ignoring history

England's match in Rome saw an eternal problem surface again

BRIAN GLANVILLE



"Sport," wrote George Orwell, in 1945, "is an unfulfilling cause of ill will." Recent events in Rome support him. The viciousness of England's hooligan fans, the biased excesses of the Italian police, the frightening experiences of those docile English fans who simply wanted to watch a football match, made up a fearful scenario.

Accusations fly back and forth between Rome and London. The Football Association is to investigate, of course. A 24-year-old Italian, struck by a bottle, has lost an eye. An English fan has lost a Gucci belt.

In that contrast alone, perhaps we can begin to see things more clearly. There are, alas, certain constants. A veteran of the terraces, who in his Oxford days travelled regularly, though peacefully, with Manchester United's notorious Cockney Reds, and now frequents Millwall, put it to me cogently enough: The Italian police were disgraceful. English police would never have gone in with batons like that. They would have sorted it all



Happy supporters in full voice as they urge on England during the goalless World Cup game with Italy in Rome. Photograph: Neil Munns

out in no time. But what did all those middle-class Hornbys think they were getting into anyway, with their Gucci belts and families?

In Italy, it has always been like that. Liverpool fans were attacked outside the Olimpico after Roma had been beaten in the European Cup final.

Manchester United fans have been assaulted in Turin by Juventus hooligans. Quite so; but let us ask this. How is it that, when Juventus played Ajax in the 1996 final of the European Cup at the Olimpico, and Rome swarmed with Dutch and Italian fans, all was

tranquil, even though both clubs have their lunatic fringe following?

Why is it that, in places as far apart as Stuttgart, Rome and New York, the Irish fans behave with endearing good humour, singing, celebrating, but never fighting, despite their nation's reputation for pugnacity?

The answer is that when England play abroad, hooligan fans converge from all parts of the country. They may numerically be a minority, but they are a substantial one, brutal and brutalised, products of an alienated under-class who can express themselves

only through violence. It was the Duke of Wellington in the Peninsular War who called his troops "the scum of the earth, enlisted for drink," adding, "I don't know if they frighten the enemy, but by God they frighten me."

So when these savages go abroad, not only are they themselves bent on mayhem, waiting for them will be their hooligan equivalents and, as often as not, a jittery police force, nerved to get its retaliation in first.

Rome, wrote an Italian journalist, has after all been contending with barbarian invasions for 3,000 years. Indeed: and last

week's was another. The glories of the Eternal City were lost on our own barbarians, mindlessly xenophobic, with their disgusting choruses. Outside and inside the Olimpico, there is no doubt that the Italian police were indiscriminately and needlessly aggressive, though they shamefully ignored any provocation by Italian fans. But this is an old, old story: one which our own, now, bourgeois fans, who now find football so modish, quite ignore.

Alexander Chancellor, in a newspaper column, related how friendly things were as he left the Olimpico after the Liverpool v Roma game. Not far away, Roma's incognito, their hooligan fans, were setting about Liverpool supporters with knives, iron bars and chains, while rival Lazio fans tried to press weapons into the hands of the Liverpoolians. The Roman press did properly condemn such excesses.

There are only two answers to an eternal problem. First, simply to ban, again, all England fans from following their team abroad, which will hardly happen. Second, for the majority of peaceful English fans to look at the realities, play the percentages, and ask themselves whether it is wise to take themselves, their children and their Gucci belts abroad.

In the meantime, Glenn Hoddle's resilient England have left Italy to pick up the pieces, and it is by no means sure that they can do so in the coming World

Cup play-offs with Russia. Poor Cesare Maldini, Italy's 65-year-old coach, is more than ever a busted flush. If Hoddle's errors — Walker in goal, Le Tissier in attack — facilitated Italy's win at Wembley, then Maldini's mistakes helped England draw in Rome.

To be fair to him, Italian newspapers that criticised his use of Izaghi had been urging his selection after a fine display for Juventus against Fiorentina. But to use a player so inexperienced in international football in attack, and push a reluctant Gianfranco Zola into midfield, was a dreadful blunder.

England, I hear, had decided that, were Zola to play in attack, they would pull him back into the defence. It was not necessary, and Ince was thus free to play his crucially brave and powerful role in midfield.

Zola, surely, will be used in attack against Russia, while his Chelsea colleague, Roberto Di Matteo, will be back in midfield after suspension. In their latest match, Russia had an impressive 4-2 home win against Bulgaria. If Andrei Kanchelskis, of Fiorentina, injured in a recent league game, can be fit in time, Russia's attack will be still more formidable. Yuran is back after his dim days at Millwall, and Simutenko and Kolyvanov both play in and know Italian football, Italy's problems, though, lie more in the state of their own and their manager's morale.

French plans, page 9

Grim statistics leave Aitken no place to hide

By Kevin McCarron

THE foyer at Ibrox is in danger of attracting more interest than the field itself. The knots of people who always gather at the doors of the Rangers ground now wait to see who will leave or arrive. Reports of the departure of Paul Gascoigne to an English club are premature, but Rangers are not making extravagant efforts to keep him.

Although Rangers play Dunfermline Athletic at Ibrox today, it is futile for the manager to discuss the importance of victory after two draws at home. The team should listen to him, but the public wishes to find out only what will happen to Gascoigne. Once the game starts, however, interest will develop in Richard Gough, the defender who has re-signed for Rangers after a five-month spell with Kansas City Wizards.

As Gascoigne prepares to decide his future, others can only wait to discover what will become of them. Aberdeen's recent record is so poor that the board's faith in Roy Aitken, the manager, must be fragile, even if the protestations of loyalty to him are, for the moment, sincere.

Aberdeen's dismal statistic is as difficult to shake from the mind as the chorus to a Motown single. Since December of last year, the team has won only two matches in the Bell's Scottish League premier division and both of them occurred at the dreary end of last season. At present, Aitken's side are at the foot of the table.

The manager responds with glum stoicism to the recitation of the facts and weathered another unhappy occasion when Aberdeen lost 3-1 to Dundee United in the Coca-Cola Cup semi-finals on Wednesday. The criticisms of Aitken are well-established and so, too, are his replies. He professes himself pleased with the general standard of performance. In this, Aitken is not entirely deluded and Aberdeen looked as accomplished as United in their semi-final. Rather than finding encouragement in that, however, there might be a cause of foreboding. "What on earth is going to happen to us

when we actually lose form?" one supporter asked in wary concern.

Aberdeen's torment arises from the ease with which they lose goals. So far this season, 16 of them have been conceded in eight League fixtures. Selecting a defence for the march with Hibernian today will present particular difficulties because Brian O'Neil and John Inglis both picked up injuries on Wednesday.

Eoin Jess has not yet recovered fitness and Billy Dodds, for family reasons, may also be unavailable. Hibernian's latest signing, the Iceland Under-21 midfielder player, what will happen to Gascoigne? Once the game starts, however, interest will develop in Richard Gough, the defender who has re-signed for Rangers after a five-month spell with Kansas City Wizards.

At Tynecastle, fascination will take a far more conventional form. Heart of Midlothian are the leaders of the premier division, having won their past five matches, and this afternoon they meet Celtic. Jim Jefferies, the Hearts manager, has had no option but to be frugal, but at small cost he has still established an extensive squad.

With the arrival of forwards such as Stephane Paille and Jim Hamilton, the dangerous dependence on John Robertson, now a veteran, seems finally to have been broken. The club may also have to prove this afternoon that it is well served in defence, since their centre half, David Weir, suffered a blow to the head during an accident at training on Thursday and has still to prove his fitness.

The game at Tynecastle provides the most severe test yet faced by Celtic in Scotland this season. Wim Jansen's team have rightly been praised, but resources are slim in key areas and Henrik Larsson and Simon Donnelly, the on-call available forwards, showed signs of weariness in the Coca-Cola Cup semi-final victory over Dunfermline. Craig Burley has a thigh strain and may be absent.

Against Hearts, Celtic will be asked to demonstrate that they are equipped for the long slog of the League campaign.

Uefa unimpressed by talk of British Cup

By Our Sports Staff

PROPOSALS to create a new British Cup next season, involving leading English and Scottish league clubs, would not necessarily bring an extra route into a lucrative European competition, Uefa sources said yesterday.

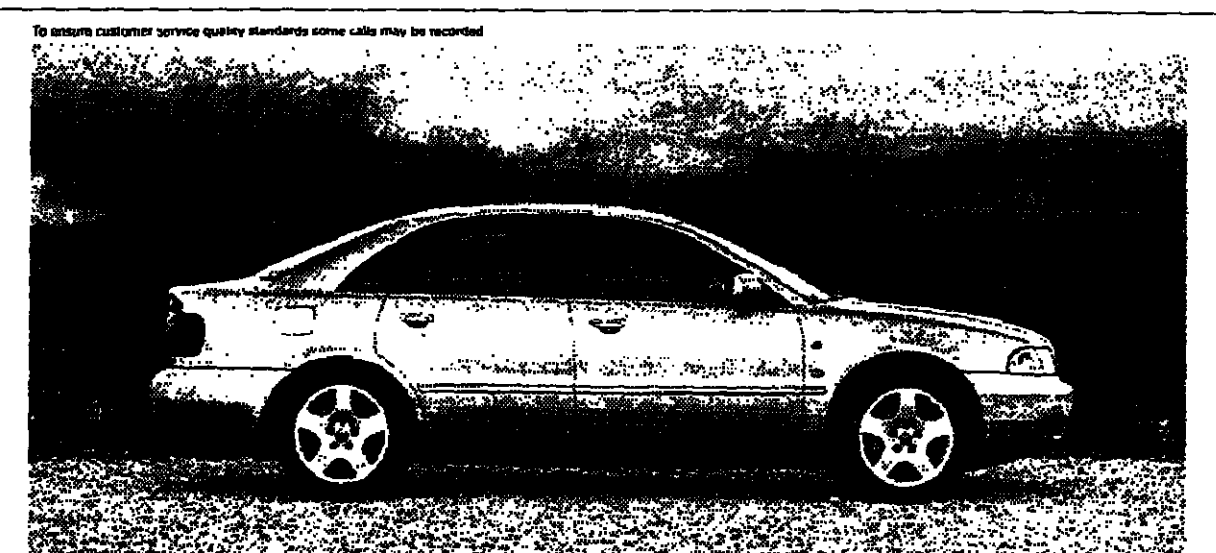
After a week in which Manchester United and Arsenal fielded second-string teams in the Coca-Cola Cup, a competition that no longer guarantees the winner a Uefa Cup place, David Shepphards, the Football League chairman, suggested a merger of the English and Scottish competitions.

The problem which they merge is that it could still depend on the number of teams in the national league, a spokesman for Uefa, Euro-

pean football's governing body, said. "The reason England can't enter the League Cup winner into the Uefa Cup, as they were told three years ago, is that they have not reduced the number of teams in the premier league to 18, to make more playing dates available."

The Scottish Football League secretary, Peter Donald, yesterday said: "I can only imagine that it is a personal initiative from Shepphards, perhaps a presidential initiative. But there has been no discussion about the concept."

"We both have the same sponsor so there has been talk about a possibility of the winners playing against each other. But the problem has been finding a suitable date."



What do you give the car that has everything?

How about even more standard equipment and a bigger choice of colours, interiors and options?

For more information on the new, improved A4 or the rest of the Audi range call 0345 693 777.

Audi Audi

**The Derby County
manager revels in
a rejuvenation built
on his ability to
move with the times**

Like Capello? Likening Jim Smith to Fabio Capello, the suave, patrician coach of AC Milan, the man who won the Spanish championship with Real Madrid last season, might once have been laughed off like a comparison between Bernard Manning and Woody Allen. But the reputation of the man universally known as Bald Eagle has soared to new heights.

He has earned a reputation for being one of the last bastions of honour and old-fashioned decency in the game, a real footballer's football manager, someone who is entirely without artifice, as genuine

Tower of strength: Smith, pictured at the team hotel this week, has taken Derby to the lofty heights of sixth place in the Premiership with his shrewd buying, infectious humour and honest toil

"If you do become conservative and your old values are still there, you will not be able to survive. Look at old Billy Nicholson at Tottenham. When the modern wages came in, he couldn't handle it. He could not handle the thought of paying Joe Bloggs £500 a week or whatever and he was saying 'get me out of this'. The modern

"You have to be a bit calmer as a manager. You have to put your arm round them a lot more than you used to do.

"People might think I'm a bit old for the job when they see some of the younger guys around. But it

OLIVER HOLT



Rovers, Birmingham United, Queens Newcastle United all came under his Birmingham sacked at Newcastle and put him on a "sabbatical" the great football

and going to meetings where you were only there as an observer anyway. During that time, I tried to do a bit of running just to try to keep reasonably fit and on those runs I began to think 'this ain't for me'.

Instead, with careful husbandry and a wiser selection of foreign players than most other clubs have managed, they have gone from strength to strength. They have a

office after the match and a laugh. I invite everyone into my office. You cannot be at each other's throats all the time. It is one of the nice parts of the sport where you can go anywhere and say hello and still be welcomed. I don't think we should lose sight of that. It is still a game."

Striking at the roots



Ants in his pants

A goalkeeper's lot, frequently, is not a happy one — ask Giovanni Barba of Colo Colo. Barba, 27, of Ecuador and Nacional, was playing against Emelec in Guayaquil when he was attacked by a swarm of ants. He ran to the referee and requested permission to leave the pitch immediately to change his clothes, including, presumably, his pants. Orbell, a soldier, was playing in goal for REME Arbofield against Lower Earley in a Sunday league match when he was approached by his girlfriend, Karen Miller. He had jilted Miller the night before and his former fiancée was clearly not impressed as, brandishing a stiletto shoe, she rushed towards

Irish in a stew

Media representatives were taken aback when they received a press release from the Football Association of Ireland before the World Cup qualifying match against Romania at Lansdowne Road, which ended in a 1-1 draw last Saturday. It informed them that Mick McCarthy's squad would be announced on September 31. Passengers alighting at Dublin airport the day before the game were similarly amused by the Tannoy message that the "Will John Kennedy, travelling to JFK airport in New York, please contact the airline desk. Thank you."

Little, the Villa manager. "You'd never believe it," he told the Zagreb daily newspaper. "Brian had a bad bout of flu and came into the dressing-room after training one day and began coughing and sneezing. Six of my team-mates and myself went down with flu the next morning. I just hope he is more aware of what he is doing next time. He's not doing my first-team chances any favours." So there.

STRANGE BUT TRUE: The football columnist of the *Bangkok Post* glories in the name of Nobby Piles.

BY OLIVER HOLT

Hirst, who scored 128 goals in 310 appearances for Wednesday, is Jones's sixth signing and takes his spending during the past three months to £4.6 million.

BY NICK SZCZEPANIK



Swindon's position has surprised many observers to whom last year's team looked moribund, as players such as Kevin Horlock left what seemed a sinking ship. Now, with Chris Hay having scored eight goals since his summer transfer from Celtic, the visitors have the striker in form. Steve Bull, by contrast, confessed to having left his shooting boots at home after Wolves' 4-2 Coca-Cola Cup defeat

Elsewhere, Nigel Quashie, singled out by Glenn Hoddle as an England star of the future, faces his first test before Queens Park Rangers' match against Sheffield United at Bramall Lane, while Terry Fenwick, another manager under pressure, has received a vote of confidence from Terry Venables, the Portsmouth owner and chairman. This, before anyone suggests, sounds like the genuine article. Venables writes in the programme for the game with West Bromwich Albion at Pratten Park today: 'I am totally behind Terry Fenwick. We have got our plans going and we will stick as we are. Pressure from fans will not make any difference.'

In the third division, the two bottom teams, Darlington and Doncaster Rovers, clash at Feethams, while Peterborough United, the leaders, have a potentially tricky trip to Scarborough. Second-placed Exeter City will be Brighton and Hove Albion's latest visitors to their unhappy "home" at the Priestfield Stadium and, if Brighton have their way, one of the last. Yesterday the club confirmed that, for the first time in its 110-year history, the Albion will be asked to underwrite a move to their groundshare to Kingfield, the home of Woking, of the Vauxhall Conference, the latest in a long line of potential temporary nests for Brighton that has included Portsmouth, Millwall, Crawley Town, Charlton, Fulham and even Hove dog track, present capacity 1,200 — only a couple of hundred short of the "crowds" that have flocked to Brighton games at Gillingham.

11

Goodison Park is the venue today for the Merseyside soap opera that makes Brookside seem positively tame. Here are eleven facts — obscure and otherwise — about the Merseyside derby.

- Compiled by Richard Whitehead**

Thanks to John Keith

■ **TELEVISION:** Today: Match of the Day, BBC1 10.50pm, extended highlights.
■ **PREDICTION:** Surely Liverpool must win this one.

Everton are a poor team and Liverpool are playing well, but no Liverpool supporter would be confident. They have not beaten their neighbours for three years and have not won at Goodison since 1990, despite an obvious ascendancy during that time.



Goodison, 1993. One: Grobbelaar gently makes his point. Two: He makes it again. Three: The amicable reconciliation

knew where he was — someone had him at their home. We felt it was right to bring him back, we did, and he's brought us luck," Todd said. Perhaps he will work

Harry Redknapp would probably kill for a lucky cat right now.

TELEVISION: Today: *Match of the Day*, goal highlights.
PREDICTION: Draw.

Brilliant insights or hopeless guesses? Check our writers' predictions against their weekend match reports

incentive to succeed on this ground. Should Wednesday score early, and cause Spurs to seize up, he might do so.

■ **TELEVISION:** Tomorrow: Live on Sky Sports 1, 4.0pm.
■ **PREDICTION:** Spurs to snatch a draw.

■ **TELEVISION:** Today: Match of the Day, goal highlights
■ **PREDICTION:** United to end Derby's winning run.

knew where he was — someone had him at their home. We felt it was right to bring him back, we did, and he's brought us luck," Todd said. Perhaps he will work

Harry Redknapp would probably kill for a lucky cat right now.

TELEVISION: Today: *Match of the Day*, goal highlights.
PREDICTION: Draw.

Brilliant insights or hopeless guesses? Check our writers' predictions against their weekend match reports

manager of Spurs, has every incentive to succeed on this ground. Should Wednesday score early, and cause Spurs to seize up, he might do so.

TELEVISION: Tomorrow: Live on Sky Sports 1, 4.0pm.
PREDICTION: Spurs to snatch a draw.

Brilliant insights or hopeless guesses? Check our writers' predictions against their weekend match reports

FOOTBALL SATURDAY

In his new column the Chelsea defender describes being homeless in London, the French view of the Premiership and the agony of an injured colleague

'I smashed a chair and felt much better'

Living in a five-star hotel in the heart of London, strolling to Harrods as the local corner shop and dining in restaurants every day will probably sound to most people like an idyllic life of luxury. After almost two months, it is driving me mad.

That is no fault of an excellent hotel or London itself, which I have grown to love since moving to Chelsea from Strasbourg in the summer of 1996. But it is a fact that being cramped into a hotel suite with your wife and two young children is no way to prepare for work when it involves important football matches. The claustrophobia of hotel life makes you constantly feel the need to get outside, but try finding some peace and quiet in Knightsbridge when you have a recognisable face. Other people at the club have noticed that I have been more on edge recently and I can only put it down to

waiting to find our own house, which hopefully will be soon.

You only have to look at Gianluca Vialli to see the importance of settling in. He spent his first six months in a hotel and felt unsettled. He has his own house now and is back to his best form. We had a house in Fulham for the first year I was here, but there was a big mix-up and we came back from holiday in the summer to find it was for sale. Since then my wife, Beatrice, daughter Jade, 6, and son Hugo, 3, have been cramped in a hotel apartment with all our possessions in storage.

It does not do much for your temper, not that I am blaming my recent sending-off against Arsenal on that. It was partly my fault for one bad tackle and partly the referee's for one bad decision. Controlling my mood is one area that I know I have to work on and Ruud Gulit, the player-manager,

constantly reminds me of it. When I was sent off I smashed a wooden chair to bits in the tunnel and I felt much better straight away, but I am working hard on keeping my cool so it does not happen again.

The view from France
Ludicrous I can forget my housing problems most days with the constant stream of training and matches, because the atmosphere at Chelsea could not be better. Something summed up by the sympathetic response of everyone to Gianfranco Zola and Roberto di Matteo after England drew 0-0 in Rome. In fact they were not helped when they returned to training for the first time and someone had made a set of T-shirts. On the front it said 'World Cup France 1998 - England'. And on the back? 'Japan/South Korea World Cup 2002 - Italy?' Franco and Roberto managed to laugh and it just



FRANK LEOEUF

proved what a good atmosphere there is at the club, certainly the best I have ever known. Franco has not spoken about the game much, but you can tell how deeply he feels it.

I watched it at Gianluca's house and I have to say I thought England fully deserved to go through. I was very happy because it is important to me that English football is taken seriously. It is fair to say that, until very recently, supporters in France only believed

players such as Eric Cantona and myself could do well in this country because the standard was so poor. Now the Premiership is being seen as a strong force in my home country and I know many other France internationals would love to come over here.

If there is one reason for the change in respect among the French, it has to be the management of Glenn Hoddle. During his years as a player with AS Monaco, he was adored as a great, great

player and also one with deep knowledge of tactics. I actually marked Hoddle on my league debut for Laval in 1988 and it was a very worrying 24 hours before the game. We drew 0-0 and it was a proud moment just to have stopped him scoring!

Up to the Arctic

These are good times to be involved with English football and I expect them to continue in Europe next week. In the UEFA Cup, Liverpool will be travelling to Strasbourg, where I spent more than five years as a player and finished as captain. I am confident that Liverpool can win both games, but their biggest enemy will undoubtedly be themselves as it was when they lost 3-0 to Paris Saint-Germain last season.

I have to say that everyone in France laughed at them when they turned up at the Parc des Princes. They were wearing personal sereos and strolling around on the pitch an hour before kick-off, sitting around and laughing. The Paris players saw it and thought Liverpool were taking it too easy. I know that back in France, the newspapers are already making a big thing of that attitude problem.

We, meanwhile, will be heading to the Arctic to play Tromsø on

Thursday. We were hoping the game would be switched to Oslo, but it seems that we will be heading to the far north of Norway, where Tore Andre Flo tells us it will be very cold and very dark. I must pack my winter clothes.

Poyet's cruel break

I CANNOT finish this column without mentioning Gustavo Poyet, whose dreadful injury has upset all of us deeply at Chelsea. His importance to the club after only a few months at Stamford Bridge is shown by the fact that he had played every game this season, no mean feat when you consider the squad system we operate.

It is one of the terrible things about football that the injury happened not in a match when tackles are flying in, but when a few of us were having a quiet practice game at the training ground. I passed the ball to Gustavo, but when he tried to turn and shoot his foot caught in the ground and his cruciate ligament snapped. It is a big blow for all of us, but it has given us renewed determination to win a trophy this season. Gustavo will be at the forefront of our thoughts if we do.

Next week: McManaman's World

FA CARLING PREMIERSHIP

(Last week's position in brackets)				HOME					AWAY					LAST 10 MATCHES W-D-L	Overall
PL	PTS	GD	DIFF	W	D	L	F	A	W	D	L	F	A		
1. ARSENAL (1)	10	22	+17	4	1	0	15	1	2	3	0	12	9	6-4-0	W1
2. MANCHESTER UTD (2)	10	21	+10	4	1	0	10	3	2	2	1	4	1	6-3-1	W1
3. BLACKBURN ROVERS (5)	10	19	+11	2	2	1	12	7	3	2	0	8	2	5-4-1	W1
4. LEICESTER CITY (3)	10	18	+6	2	3	1	9	6	3	0	1	5	2	5-3-2	L1
5. CHELSEA (4)	9	16	+10	2	0	1	7	5	3	1	2	17	9	5-1-3	L1
6. DERBY COUNTY (8)	8	15	+8	3	0	0	8	1	2	0	3	8	7	5-0-3	W3
7. LIVERPOOL (9)	9	15	+6	3	0	1	10	5	1	3	1	6	5	4-3-2	W1
8. NEWCASTLE UTD (10)	7	15	+2	4	0	1	6	4	1	0	1	1	1	5-0-2	W1
9. LEEDS UTD (6)	10	14	0	1	1	3	2	6	3	1	1	9	5	4-2-4	D1
10. ASTON VILLA (14)	10	13	-4	2	1	1	5	7	2	0	4	6	8	4-1-5	W1
11. WEST HAM UTD (7)	10	13	-5	3	0	1	7	4	1	1	4	5	13	4-1-5	L1
12. COVENTRY CITY (12)	10	12	-3	2	4	0	8	6	0	2	2	0	5	2-6-2	D4
13. CRYSTAL PALACE (11)	10	11	-4	0	1	3	3	8	3	1	2	6	5	3-2-5	L1
14. TOTTENHAM HOTSPUR (13)	10	10	-5	2	2	1	4	4	0	2	3	2	7	2-4-4	L1
15. WIMBLEDON (15)	9	9	-1	1	2	3	6	7	1	1	1	4	4	2-3-4	L1
16. SHEFFIELD WEDNESDAY (18)	10	9	-9	2	1	2	7	9	0	2	3	7	14	2-3-5	W1
17. BOLTON WANDERERS (17)	9	8	-4	0	3	1	1	2	1	2	2	7	10	1-5-3	L1
18. EVERTON (16)	9	8	-5	2	1	2	9	9	0	1	3	2	7	2-2-5	L1
19. SOUTHAMPTON (20)	10	7	-9	2	1	3	6	7	0	0	4	2	10	2-1-7	W1
20. BARNLEY (19)	10	6	-21	1	0	4	3	14	1	0	4	4	14	2-0-7	L6

ATTACK			DEFENCE			CAUTIONS			OFFENDERS			REFEREES		
Goals scored	Avg		Goals conceded	Avg		Cards issued	Yellow	Red	By team	Cards/players		Cards issued	Yellow	Red
1. Arsenal 27	2.70		1. Manchester Utd 4	0.40		1. C Palace 25	0	0	Arsenal 4Y Bergkamp, Bould		1. S Dunn 3	18	1	
2. Chelsea 24	2.40		2. Newcastle 5	0.50		2. Chelsea 21	3	1	Aston Villa 3Y Taylor		2. G Willard 5	29	2	
3. Blackburn 20	2.00		3. Leicester 8	0.80		3. Leeds Utd 21	1	2	Barnsley 4Y Sheridan		3. P Durkin 6	30	1	
4. Derby 16	1.60		4. Blackburn 9	0.90		4. Bolton 18	2	2	Blackburn 2Y+1R Valery		4. U Rennie 4	17	0	
5. Liverpool 16	1.78		5. Derby 8	1.00		= Sheffield Wed 18	2	2	Chelsea 5Y Wise		5. M Bodenham 6	24	0	
6. Leicester 14	1.40		6. Arsenal 10	1.00		= Coventry 19	1	1	Coventry 6Y Williams		6. P Alcock 4	18	0	
= Manchester Utd 14	1.40		7. Coventry 11	1.10		= Tottenham 19	1	1	C Palace 5Y Tuttle		7. G Barber 5	18	1	
= Sheffield Wed 14	1.40		= Leeds 11	1.10		= Everton 19	1	1	Derby 3Y Dailly		= M Riley 5	18	1	
9. West Ham 12	1.20		10. Liverpool 10	1.11		= Southampton 18	0	0	Everton 4Y+1R Bitt		8. G Ashby 4	15	0	
10. Crystal Palace 11	1.10		11. Wimbledon 11	1.22		= West Ham 18	0	0	Leeds Utd 3Y (2 players)		10. D Ellery 5	17	1	
11. Aston Villa 11	1.10		12. Crystal Palace 13	1.30		12. Manchester Utd 17	0	0	Leicester 3Y Heskey, Lennon		11. P Jones 6	17	2	
13. Newcastle 7	1.00		13. Bolton 12	1.33		13. Blackburn 14	2	0	Liverpool 4Y Ince		12. J Poll 7	19	3	
14. Wimbledon 10	0.82		14. Aston Villa 15	1.50		14. Barnsley 15	0	0	Man Utd 3Y (4 players)		13. M Winter 5	14	1	
15. Bolton 8	0.89		15. Chelsea 14	1.56		16. Leicester 14	0	0	Newcastle 2Y+1R Batty		14. M Reed 2	5	1	
16. Everton 11	0.80		16. Southampton 17	1.70		17. Derby 13	0	0	Sheff Wed 3Y+1R Carbone		15. K Burge 5	14	0	
17. Coventry 8	0.80		= West Ham 17	1.70		= Liverpool 13	0	0	Southampton 2Y (3 players)		16. D Gallagher 6	15	1	
= Southampton 8	0.80		18. Everton 16	1.78		19. Newcastle 9	1	1	Tottenham 4Y+1R Edinburg		17. A Wilkie 7	17	1	
19. Barnsley 7	0.70		19. Sheffield Wed 23	2.30		20. Aston Villa 8	1	1	West Ham 3Y (3 players)		18. N Barry 5	12	0	
20. Tottenham 6	0.60		20. Wimbledon 28	2.80					Wimbledon 3Y Kimble		19. S Lodge 5	10	0	

WEEKEND MATCHES

TODAY

Kick-off 3.0 * denotes all-ticket match
 Pool counts numbers in brackets
 P = Premier League, D = Division 1, T = Division 2, S = Division 3, A = Division 4, F = Division 5, L = Division 6, N = National League, W = Welsh League, I = Irish League, C = Conference, Y = Youth League, B = Bets, H = Home, A = Away, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F = Forfeit, S = Suspended, T = Transfer, P = Promotion, R = Relegation, L = Lost, W = Won, D = Draw, F

Battle of the wounded knee

A deliberate kick could have ended
Doddie Weir's career. Instead,
the Newcastle forward is raring to go

The face is that of a countryman, the walk too, the loose-limbed stride of one accustomed to the great outdoors. The walk out of the hotel in Pretoria, though, was one of the most painful that Doddie Weir has taken; more of a hobble, really, aided by crutches as Weir left his grim-faced colleagues on the British Isles tour of South Africa in June to begin the journey home and to discover whether he still had a rugby career to which he could look forward.

The professional sportsman lives with the possibility of injury. In Weir's case, the cruciate ligaments of his left knee were damaged by a deliberate kick from Marius Bosman, the Mpumalanga lock, at a time when the Scot was playing as well as at any time in his career. He had taken the weight off Martin Johnson, the Lions captain, by appearing in three of the first four tour games and making a strong case for inclusion in the international XV.

The initial diagnosis suggested a prolonged absence from the game, even cast doubt over Weir, now 27, resuming after seven years as a mainstay of Scotland's pack in 45 internationals. That two months later, he was able to take up the cudgels for Newcastle is a tribute to his own determination and the quality of rehabilitation that his employers could offer him.

"If I played against him [Bosman] again, I wouldn't go out to try to get him but, let's just say, I wouldn't buy him a pint afterwards," Weir said. "It happened, what can you do about it? The answer to you is considerable, if the injured party chooses to go through due process of law in a foreign country; in England there is a three-year period in which claims

can be made after an injury and, if the same is true in South Africa, proceedings may yet go forward should Weir suffer a breakdown. But his reaction is typical of the cheerful, honest (some might say naive) approach that makes him so endearing a companion. It is precisely those qualities that made his departure so sad for the Lions. They recognised a talented player, but also the warm-hearted nature of a man in whose make-up the family ethic looms strong. One of four children brought up on the family's 1,200-acre farm in the Borders, Weir agonised long and

hard over whether to turn professional 18 months ago. It was not only the miles — and you suspect that if it had been a Midlands or London club knocking on his door rather than Newcastle, that he might have stayed put — but the break with the family concern, with friends and the long-standing links with Melrose. He consulted with many of Scottish rugby's luminaries, among them Finlay Calder, the flanker who led the Lions in Australia in 1989, the year before Weir broke into the Scotland team.

"I was involved at a very early age with Finlay, John Jeffrey, David Sole — hard men on the field but ready with some very good advice off it," Weir said. "They took me under their wing when I was 20 — no age for a forward — they said 'here's a daft young laddie come along, you stick with us'. That was great. You learn off these boys."

"Finlay lived only ten minutes away and we have very close links. His son is the same age as my smallest brother, Christopher, and they go to school together. Fin was one of the people I talked to about moving, he knew Rob Andrew, and he said 'go for it'. I've always been of the way of thinking that if



At home in Northumberland: "If I played against him [Bosman] again, I wouldn't go out to try to get him, but I wouldn't buy him a pint afterwards," Weir says

someone offers you anything you should give it a try.

"If you don't like it, you can always say, 'I won't do that again'. That was my attitude coming to Newcastle. A three-year contract didn't seem that long and it helped that Gary Armstrong and I were making the move together. So far I've loved every minute of it." Weir describes the organisation that links the rugby club at Kingston Park with the football club at St James' Park as "one big happy family", a feeling reinforced by the

help that he received from the footballing side to restore him to full health.

The nervous period between his return from South Africa and the work required to start this season when it was decided that no operation was necessary, also allowed Weir time to evaluate his position. "You learn to take what you can, when you can," he said. "Next weekend's match could be the end of my career and, if that's to be, I'll enjoy it."

"If I have another ten years, I'll

still be enjoying it. I regard myself as very fortunate. I went to Edinburgh University, I have the qualifications for farm management. I retain an association with Carlisle Tetley [Weir was a sales representative in the Border region] and professional rugby exists at another level where I can enjoy myself and get paid for it."

If that seems a happy-go-lucky attitude, it conceals the maturing of George Wilson Weir (Dod is the Scottish diminutive for George, his grandfather's name, hence

Doddie). He is now far more reflective about his game, he studies aspects of play in a way that he would never have done in his amateur days with Melrose. Optimist that he is, he counts 1997 a good year in which he received awards for his performances with Scotland, won his way on to a Lions tour and married Kathy, a Northumbrian; their home, at Corbridge, is less than two hours away from their respective families.

"You set yourself goals, realistic goals. The next Lions tour is too far

away, so is the next World Cup though we derive great inspiration from our fitness coach at Newcastle, Steve Black, who says we should be playing until we're 40," he said. "I'm looking no farther ahead than Christmas — I want to be successful with Newcastle and I'm raring to go for Scotland." The pre-Christmas opposition, of course, includes South Africa on December 6 and the chance to play the Springboks that Weir was so cruelly denied with the Lions may yet come round again.

Campaign is too fragmented, with players unable to get their teeth into competitions

The book launch went well on Tuesday night at the International Sportsman's Club in London. It was a chance to see some old faces. I had a joint launch with Jerry Guscott that reflects our friendship. His will probably outlive mine because he's been around so much longer! Hopefully both books will give an insight into what goes on, what makes Jerry tick, and likewise myself, in what was a momentous season. I've been busy promoting it this week. For instance, on Thursday I was at Harrods at 10 o'clock, Hatchards at 11, Dillons at midday and Books Etc at 1 o'clock and I had to be back at Sudbury for training, which started at 2 o'clock. I couldn't be late because, as captain, I have to set an example and if anyone is late then I'm the first to give them a dressing down. These things mustn't detract from the primary focus, which is rugby and Saracens tomorrow.

Having been a key part of the Lions tour, Jerry's back injury is a bitter pill to swallow. It's something he has been monitoring and he thought it wasn't as serious as it has turned out. Being the guy Jerry is and having been out for so long with his groin injury he knows the ropes now and he will only come back when he is ready. Realistically he won't be fit until the New Year. When we spoke he was still upbeat, however.

It is a setback for England in the short term because he has been in great form, but what it does is give the management the time to assess the level of talent in the country. These are the sort of problems that may face England going into a major

Structure of season must be changed

tournament. It is important that you have got experienced replacements to call on, not guys who have never played against New Zealand, South Africa and Australia.

We are pretty good mates. On the Lions tour he, Jason Leonard and I spent much of our spare time together. We all get on very well. We form a trio and we have the same sense of humour and enjoy each other's company. Underneath the cool, laid-back exterior, Jerry is someone who is tremendously determined and focused. The public perception of him is misunderstood. When I broke into the England squad, I found him a very approachable guy, as all the Bath guys were. I was delighted to be asked by the BBC to be one of the guys who surprised him on the set of *Gladstons for This is Your Life*. Mike Catt, Nigel Redman and I charged on to the set clad in full Lions kit in Birmingham. He didn't have a clue what was going on and it was just as well we interrupted him, because he was about to forget his lines.

Injuries like his hit home that it is not

LAWRENCE DALLAGLIO



something that is reserved for Ian Hunter or anyone else. I have been lucky, only missing one game last year and that was because of flu. Long may that continue. One of the benefits of professionalism is that you can get the right diagnosis and the right treatment a lot quicker.

Jerry has been a big part of Bath's success over the years. The challenge for Wasps this year is to repeat our success and sustain it over a period of time. You don't have to look very far for analogies — Manchester United in football, Chicago Bulls in basketball, the All Blacks in rugby union. For any sporting empire that is what you are about, repeating success. The challenge is to continue to win, dominate the sport, get a grip of it and to prove that we're not just a comet that comes once every 70 years.

With Europe over for the moment, this weekend it is back to the league and, as I said, Saracens — who are second at the moment, having won both their games. The corresponding match last year launched our arrival at Loftus Road. The domestic competition is another challenge for the

players; we're back to English referees and we have to alter things accordingly to ensure that we win. Michael Lynagh is their key and it's no coincidence that, last season, Saracens' demise coincided with Lynagh's injury.

The level of injuries around makes one wonder about the number of games we are all playing. Martin Johnson and I played virtually 47 or more last year, then went off on the Lions tour. I don't know how long that level is sustainable. It is OK for one season but, year on year, you have to ask whether the players around now will still be around in three years' time. Everyone has a solution but you've got to keep everyone happy — the RFU, the clubs, the players and the supporters.

People need to sit around with a blank piece of paper and come up with a solution. What we are looking for is quality rather than quantity. What I do know is that in two years' time, if the structure of the season is still the same and we have played the same number of games before the World Cup, we are going to be at a severe disadvantage. We must act now.

The season is too fragmented and you can't get your teeth stuck into any one competition before you move onto another. That creates problems for everyone, not just players. We need to concentrate on one competition — Down Under it is the Super 12, here we are not sure what it is yet. We need to recognise that we have to take the right tournament and market it in the right way, play it all at once then move on to the international season.

Lynagh's expertise provides the key to Saracens' success

De Glanville names alternative captain

By DAVID HANDS, RUGBY CORRESPONDENT

PHIL DE GLANVILLE, the England captain in the past eight internationals, yesterday advanced the claims of Lawrence Dallaglio to succeed him when the international season resumes against Australia on November 15. In a remarkably unguarded interview, De Glanville said that he would favour the Wasps flanker ahead of other contenders, including himself.

"At the moment I think probably I would pick Lawrence Dallaglio as the captain for the first game," De Glanville told Radio 5 Live in response to a question asking what choice he would make were he Clive Woodward, England's new coach. "He has the respect of all the players. He is a man who leads from the front."

"You've already seen Martin Johnson perform very well for the Lions. He has a different approach from Lawrence... he leads by example if ever anyone did. My money is probably on Lawrence, but Clive's his own man and, together with his selection committee, he'll make up his own mind." Johnson led the British Isles tour party to victory over South Africa in the summer.

De Glanville's place in the England team was considered in doubt after a poor showing in Sydney against Australia last July, when two of Australia's four tries came from breaks past the Bath

centre. However, he was far from the only offender in a third England XV and his club form this season has been consistent.

"I don't think he's [Woodward] going to chop and change for each game," De Glanville said. "I'm just guessing he'll have one for the four games before Christmas and another for the five nations' championship. Then someone will captain the tour to New Zealand. You can't change it every week. That would probably disturb things because a rugby union captain does have a significant role to play in the games."

Such is the attention that is focussed on the England captain in any one of the leading team sports — football, rugby, cricket — that De Glanville might have been better advised to keep his own counsel. He will, though, be aware that Woodward does not want to create an over-dominant figure in the role because of the coach's desire to pick his teams on form, and then determine the leader.

Dallaglio himself refused to comment on De Glanville's view but he has been in this situation before, when there was intense speculation a year ago as to who would follow the long-serving Will Carling. At that stage, Dallaglio, Johnson and Jason Leonard were considered front runners until De Glanville was named by Jack Rowell, then England's coach.

Major Currencies. Minor Fuss.

Travellers cheques, insurance and currency from any branch in 24 hours.

NatWest
More than just a bank

Years of planning and dreaming are on the line for the Cliveden Stud today when Daggers Drawn steps out.

And Philip Freedman, manager of Cliveden Stud, owned by his father, Louis, recited his pedigree. It was only about the 150th pedigree I had listened to that morning, another litany of the great, the glorious and the polyphylprogenitive. You will forgive me if I have forgotten the details. But it was full of gorgeous names, a magical spell of infinite possibilities. And the little colt certainly looked capable of

becoming magic in action. Or not, of course.

I remember the words of Charlie Whittingham, the American trainer then in his 80s, when I asked him what kept him going. "I gotta young horse. No one with a young horse ever committed suicide." Infinite possibility; is there anything in life more life-affirming?

If racing has a further suggestion here, it can only be

Come the autumn and the two-year-old horses have grown and matured and they look more like grown-up horses than gawky delinquents. And it is time for asking very serious questions. For the best, it is time to ask about classic potential.

Milly Moss is the great grandmother, the founding mother, if you like, of the Cliveden operation. She is their Eve. Sun And Shade is the granddaughter and mother. "I always felt that Sun And Shade was better than her performance on the racetrack suggested. Much better. She was as good a filly as we have ever raised. I thought she had

do so through her progeny. And so a visit to a stallion named Diess, which is the term for the little dagger mark used in scorecards to denote wicketkeeper. And so we have a smart two-year-old colt with the smart name of Daggers Drawn. Today, the colt and the dream have an appointment with reality.

Owner-breeders have more

much longer to savour the tang. Jump racing has its continuity in individual horses; the continuity of Flat racing is in the blood, or at least in the blood lines.

"About 55 per cent of our horses win a race," Freedman said. "I think that is a little above average. Many things go wrong. It's about being lucky." In pre-sheikh days,

ered one of the big owners. His operation has stayed the same size. But — rather like the rise of Manchester United and the big clubs of the Premiership — smaller concerns have had to become selling operations.

Godolphin, run by Sheikh Mohammed, certainly inquired after Dagger's Drawn and, had the price been right, no doubt Cliveden would have

ing without either of these things. But, like the horses themselves, they are not much good if you can't keep them under some kind of control.

It is a business based on sentiment, on a feeling for a horse, because only sheikhs can play the big numbers game. The only racing certainty can be found in colossal numbers of horses. The busi-

them? To plot, once again, the meeting between the sire and the dam, whose genes will magically combine to produce something greater than either ... greater than anything.

To walk into the field with the weanlings. To be nibbled and bumped and butted. Simply to stand in the field and to breathe in the tang. Infinite possibility ...

er has
rcraft
HO2
terial
ots.

3.20 SPORTING INDEX HURDLE

1	302	OH SO RISKY 188 (D.F.B.) D Bessweth
2	161	SAMANTHA 197 (G.D.E.S.) D Nichol
3	274	CLOSURE DANGER 12 (G.F.A.G.) L Wells
4	206	KERAMIE 177 (G.A.S.) N Tuckson-Dawes

4-7 Samantia 11-4 Oh So Risky, 5-1 Kernal, 33-1 G

4,597-270 (4)
11-8 P Hsieh
5-11-8 A Maguire
11-8 M Richards
10-13 C Lowndes
of Cancer

PARTA 11 (F) D Signoles 4-10-9 . J A McCarty
 BARNARD 18 (D) P Eccles 4-10-7 . A P McCoy
 ALER 206 (S) M J Roberts 5-10-0 . P Hensley (S)
 G (F) J Jenkins 8-10-0 . D Yellowwood (F)
 H Sports, 4-1 Stamp Command, 7-1 Relaxed, 8-1
 Box, 12-7 Low bid, 16-1 others.

2 PW BLAKENEY BOY 1073 D Lanes 7-10-1
3 04P- BUCKLEY HOUSE 144 J Chertan 5-10-1
4 Q CELTIC MILE 672 A Thomson 8-10-12
5 SYCAMORE LODGE 22F M Pugh 6-10-1
6 PMS CAULKER 24 M Bomer 4-10-11 ---
7 FROSTAR 35F M Dads 4-10-11 ---

	J Burke	8	HP-6	D ARBLAY
2	D Thomas (?)	9	/10-	PHARMAS
	M McKinney	10	60-F	BRAME ED
	D Bentley	11	14P-	SKANE PO
	A S Smith			5-2 Cherry Cruiser, 5-
	R Supple			Bricks Patr. 12-1 Cash B

(Hess) 7 (10.6.5) w/ Hess 9-10-12 D. Sorey
 E 311 (10.6) Mts A Swenson 6-10-9 J. Sappie
 IN 7 C Good 7-10-3 R. Carthy
 R 147 (10) G Richards 6-10-1 A. Dobbin
 Highland Way, 7-1 Johnson, Skane River, 8-1 Mitz 15p.
 Pharmacies, 14-1 others

ORDER NOW ON
01753 89721

Video guide
only **\$5.00**
inc. p&h

de
by
off



People
movers
or bus
drivers?

Page 47



Bikers
run to
the race-
tracks

Page 49



Rally
thrills
right to
the end

Page 49

go

SATURDAY OCTOBER 18 1997

Designers with women trouble

Why is the car industry still closed to female creative skills, Vaughan Freeman asks

Charlotte Schiffer is a woman in a man's world, one of the very few women to have broken into the traditionally male-dominated enclave of automobile design.

Women buy almost half the new cars in Britain and influence the purchase of millions more, yet just two students in the 30-year history of the Royal College of Art's highly regarded transport design course have been women. Charlotte is one of them.

The problem is not just confined to Britain. From Korea to California, Coventry to Cologne, the world's car-design studios are still effectively male ghettos, even though motor manufacturers are crying out for new women designers.

The problem, it seems, is that women are simply not signing up to courses such as the postgraduate one that Charlotte, 27, is on at the Royal College, having moved there from the equally woman-free Coventry University transport design course, where she was also a groundbreaker.

It is not as if Charlotte, from Germany, does not understand cars in the flesh, as well as on paper: vehicles she has owned include two Trabants, a Mini, a Seventies Mercedes and the Peugeot 403 that she is currently restoring. But the lack of women in the industry mystifies her. "I cannot explain this at all, it is really strange, but it is the same in Germany," she says.

When I came to study at Coventry I went into the room on the first day and realised I was the only woman there. Until then, I had not realised that it was such a male-dominated job and that there were no women there.

"I am surprised because it is an artistic job. Designing cars, exteriorly, you are involved in three-dimensional sculpture and you have a great opportunity to put it into a producible shape. That is what inspires me and is wonderful to me."

"You are not involved in what might frighten women off, the idea of engineering. It is not a problem, you get a lot of attention and sometimes that is good, sometimes it is bad."

"It will change though, it is going to come and there are going to be more women designers in the future."

There are women designers, but usually found in the "female" domain of the vehicle's interior, colour, trim and upholstery, not the metal-



Charlotte Schiffer, one of the only two women to join the Royal College of Art's leading transport design course in its 30-year history: "I am surprised, because it is such an artistic job," she says

shaping world of exterior design, styling a car's shape.

Ken Greenley, transportation design course director at the Royal College, says: "I am not sure a good woman designer will do the job any better than a male designer. There is no reason why a Barbara Hepworth car could not match a Henry Moore car. A woman would do it equally well, but in a different way."

He believes the lack of female interest is partly cultural: "We have now got two women designers on our course, the first women on the course in its 30-year history."

"We get lots and lots of inquiries from fathers saying their sons want to be a car designer or that they want their sons to be a car designer. Few parents call up to proffer their daughters."

Because the Royal College does not take anyone until

they are 21, he says women interested in car design when younger tend to get sidetracked into other areas, something he believes car-mad men might more effectively resist.

"Many women go into design schools and get taken away from automotive design and end up designing hospital beds or something," he says.

"When I was studying, I was asked why I was bothering wasting my time designing cars, and why wasn't I designing washing machines. But I quite like getting up in the morning and designing cars."

"This is not just an English phenomenon. There are not many women involved generally, other than token roles in colour and in trim. But why should a woman be better at colour and trim than a man? An element of it might be that men make the judgments. It is a sexist industry."

David Browne, programme manager at Coventry University's School of Art and Design, says the faculty has tried new approaches to women: "Car manufacturers are very aware that women are major purchasers of their products, and are crying out for good female designers."

So where are all the women applicants? "We did some research into why we had so few female applicants. We acknowledged that the word 'industrial' in the course title conjured up all sorts of nasty images of dirty, noisy factories, that was putting women off," Browne says.

The word industrial was expunged, but still the women failed to come. Browne says one obstacle to having more women car designers is a classic Catch-22 dilemma:

"List ten leading designers of cars and you will probably come up with ten men's names."

"There is no female role model, no shining beacon saying 'become a female car designer and you can be successful, travel the world and make a lot of money'."

For interested women though, he gives warning that being female is not enough to ensure success: "The tendency is for women to be shoved into the stereotypical colour and trim corner, the 'kitchen' of the automotive industry."

He adds: "There seems to be an assumption that women have some kind of in-built skill in this area, but why should they? It is not enough to be a woman designer. You have to be a good woman designer. There is no point having a woman on your team who designs exactly like a man."



Schiffer says women may be put off by the belief that the job involves engineering

The 100mpg Ka you can't afford to run

It sips fuel and slips through the air.

Kevin Eason on an abstemious achiever

You might never have to stop at a filling station again... but the journey would be impossibly dull and never-ending. Engineers at Ford's Dunton test centre in Essex have proved that the 100mpg car is possible. They have also ascertained, however, that it will cost too much to attract the average buyer, no matter how thrifty, and it needs some cossetting to achieve the highest economy figures.

The Ka Step1 — at the London Motor Show at Earls Court this week — is based on the familiar if futuristically shaped road car, but it comes equipped with a bundle of

innovations to achieve the magical 100mpg mark.

The bodywork is made from ultra-lightweight steel while the doors, boot lid, bonnet and even the dashboard are all high-strength carbon fibre of the sort used to turn Formula One cars into crash-proof missiles. Suspension parts, rear axle and brakes are aluminium to lighten the load further.

The result is a Ka that is 160kg lighter than its production equivalent, while aerodynamic carbon-fibre fairings allow the little car to cut through the air 20 per cent more efficiently. The structure runs on "skinny" low-resistance tyres.



Tony Blair tries the car that cuts emissions, but the carbon-fibre bodywork demands too much time and money to manufacture

Under the bonnet, the engine is new, if not revolutionary: a three-cylinder, 12-valve turbocharged diesel worth 60bhp, about the same as the current car.

But the package means huge fuel savings of the sort that would delight the parsimonious — or particularly a Prime Minister pledged to bringing about reductions in carbon dioxide emissions. Tony Blair took a seat in the thrifty Ka at the Motor Show this week and was mightily impressed at the

figures thrown at him by Ford executives.

Roy Horrocks, the senior technical specialist in charge of the project, reckons 91 miles to the gallon is a good average for the car though it has been tested at 162mpg... but testers had to drive in a straight line in fourth gear and at a constant 35mph to achieve that seemingly miraculous figure.

Even if Mr Blair was taken with the Ka's performance, he shouldn't bother to form his plans for the

future of transport around technology this exotic.

Ford executives say that they could make the fuel-efficient Ka tomorrow but the carbon-fibre bits and pieces are five times more expensive as conventional steel, and take up to two days to "cure" into shape, which would mean massive delays on assembly lines designed to churn out 200,000 KAs a year at the moment.

Until somebody figures out how to translate some clever technology

into workaday production, then the 100mpg Ka will have to remain a dream — and we will all have to keep on spending more than we like at the filling station.

But that is not to say that other manufacturers at the show are trying to make inroads into fuel consumption. Direct-injection of engines has long been a target for carmakers. The theory is well known, but manufacturers around the world have been struggling for years to get it right.

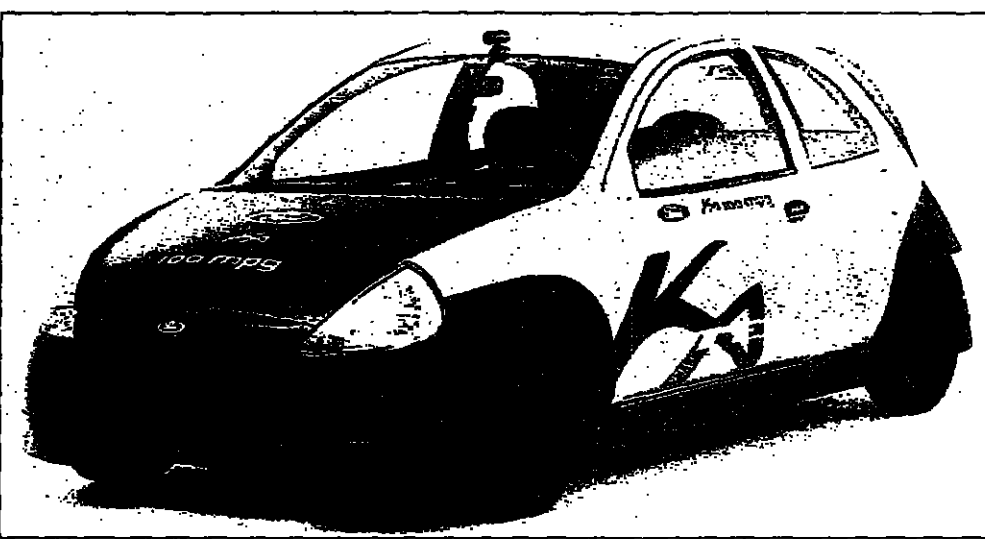
Mitsubishi says that it has been working on the system since 1967, and next month will put it on the European market for the first time, christened Gasoline Direct Injection (GDI), in their Carisma saloons and hatchbacks.

With GDI, fuel and air are mixed inside the cylinder as one event instead of being swirled together outside and sucked in through an intake valve. There is a good deal more to it than that, achieving smooth combustion and low emissions from a lean-burn mixture has proved difficult.

But the Japanese maker says the engine it has designed radically to overcome such problems now approaches diesel levels of economy, produces greater power and creates emissions that are about 20 per cent cleaner than those of a conventional petrol engine.

The downside is that the GDI Carisma costs £200 more than a regular petrol version. "But an average driver covering about 10,000 miles a year would see that back in fuel savings after about 12 months," says Mitsubishi's UK GDI expert, Alan Rooke.

"The GDI is no noisier than an ordinary petrol engine. I believe that within ten years the whole market will adopt the technology and that eventually it will kill off diesel cars."



[illegible]

October '97, green/black, grey
leather, air con, delivery miles.

Reg R1 SJC.
\$29,950.
Tel. 612-644-32167.

MERC 500 SL
91H Silver, Full Box Leather.
Climate, Mem Seat, Rear
Seats, & Hole Alloys, FMBSB,
38,000 Miles, Tel 01222
614262, Mobile 0468 736758

EPOA

SL500
L eng. 18,500 miles. Silver, box
leatherhood. Most costs including
crash control, climate control, air
vents, leather repair, master CD,
hard top stored on. Just 4 new
year and new service. Bought
from Alan Day 5 months ago, but
jumps car now positively (RVA)
or 0631 7575219 (Euro)

1992
J. Mercedes 300SL. 39,000
miles. FMBSB, Metallic
blue, air conditioning,
70% wipers, leather
interior, years MOT.
2 owners. Mint Condition.
\$33,950.
Tel: 01622 832634

BLAND P&P, Redburn Street,
Gillingham, Kent ME13 9AA.
Mercedes 190D, 1900 cc, 1991,
50,000 miles, cost £27,500
Call Debra 0133 246 518

BLAND, POORER, St Leon, 300
SL500, 1992, 26,000 miles,
£25,000. Do not buy on SL slip
without
Goodman's mark
May ask or Call 0117 706 111
today.

B280 577A America West Co
Mercedes Climate Control, 5 Sp
Airco, 1992, 4 Air Reg, 160
miles, £22,000. Call 0113 246
on 0113 246 5972

B280 Balcon, 1992, Mercedes
CLC, 1992, 1900 cc, 1992,
50,000 miles, £22,000. 1 owner
call 0113 246 5972
069995, Call Debra 0133
246 5972

MERCEDES WANTED

1987 1950 Mercedes prices
for all Merces
Mobile 01522 7490001

JOHN WATKINS will want to
buy your Car Top price paid
Call
0648 500694

Wanted, All Mercedes
wanted / condition. 011
600418 / 0881 128911 wa

MG

MGR
R/V8. 94, 9000 mls.
Exc cond. Sought
after car. £23,500.
Tel 01424 734216

... ..

MERCEDES-BENZ

RETAIL GROUP

Signature

USED CARS

WORKING MOTORS 01932 228811
ALBANY 01203 857111

96 N C180 Elegance Amaretto Gray Cloth, 5 Spd, Edn/Sport	C19,950
97 L C180 Elegance Est. Green Black Air, Auto, Sunroof	233,950
97 R C230 Elegance White/Black Hds/Air, Auto, Sunroof	321,950
96 N C230 Classic Impetal Red/Black Cloth, Automatic	321,950
94 M C230 Elegance Alcantara Red/Black Cloth, Automatic	132,950
97 F E230 Classic Green Black/Hdk/Air, Auto, Sunr.	229,950
97 P E230 Classic Green Black/Hdk/Air, Auto, Sunr.	229,950
97 P T230 Classic Green Black/Midnight Blue, Air, Crn.	229,950
97 F E230 Elegance Estrela Strata Silver, Auto, 7 Spk.	229,950

[illegible]

96 N EX20 Aranzagorda B.Silver/Black Cloth, Auto, 10HA_33T E31,950
95 N EX20 Courge TourmalineMush Lthr. Auto. FM AC 21T E36,950

[illegible]

SDP 1Y
WBR 50
47 KBB
 Telephone 0171 629 7444
 or Mobile 0669 52772 T

DL 3
£20,000.
 World travel exchange
 for an interesting
 automatic car.
 Tel: 01843 842322

M1 AME
 READY FOR TRANSFER
£16,950
 Contact Tel:
 01254 884492 or
 0973 237649

22 EAN
J5 COT
A4 ASH
 All 3 On Retention
 £5,500 each or serious
 offers
 016973 42034 or 42139

GB 5
£24,995 or offers.
 TEL:
 01740 655705
 or 0370 630651

REGISTRATION NUMBERS C.N.D.A. MEMBERS

AA 200	BB 200	CC 200	DD 200	EE 200	FF 200	GG 200	HH 200	II 200	JJ 200	KK 200	LL 200	MM 200	NN 200	OO 200	PP 200	QQ 200	RR 200	SS 200	TT 200	UU 200	VV 200	WW 200	XX 200	YY 200	ZZ 200	AA 201	BB 201	CC 201	DD 201	EE 201	FF 201	GG 201	HH 201	II 201	JJ 201	KK 201	LL 201	MM 201	NN 201	OO 201	PP 201	QQ 201	RR 201	SS 201	TT 201	UU 201	VV 201	WW 201	XX 201	YY 201	ZZ 201	AA 202	BB 202	CC 202	DD 202	EE 202	FF 202	GG 202	HH 202	II 202	JJ 202	KK 202	LL 202	MM 202	NN 202	OO 202	PP 202	QQ 202	RR 202	SS 202	TT 202	UU 202	VV 202	WW 202	XX 202	YY 202	ZZ 202	AA 203	BB 203	CC 203	DD 203	EE 203	FF 203	GG 203	HH 203	II 203	JJ 203	KK 203	LL 203	MM 203	NN 203	OO 203	PP 203	QQ 203	RR 203	SS 203	TT 203	UU 203	VV 203	WW 203	XX 203	YY 203	ZZ 203	AA 204	BB 204	CC 204	DD 204	EE 204	FF 204	GG 204	HH 204	II 204	JJ 204	KK 204	LL 204	MM 204	NN 204	OO 204	PP 204	QQ 204	RR 204	SS 204	TT 204	UU 204	VV 204	WW 204	XX 204	YY 204	ZZ 204	AA 205	BB 205	CC 205	DD 205	EE 205	FF 205	GG 205	HH 205	II 205	JJ 205	KK 205	LL 205	MM 205	NN 205	OO 205	PP 205	QQ 205	RR 205	SS 205	TT 205	UU 205	VV 205	WW 205	XX 205	YY 205	ZZ 205	AA 206	BB 206	CC 206	DD 206	EE 206	FF 206	GG 206	HH 206	II 206	JJ 206	KK 206	LL 206	MM 206	NN 206	OO 206	PP 206	QQ 206	RR 206	SS 206	TT 206	UU 206	VV 206	WW 206	XX 206	YY 206	ZZ 206	AA 207	BB 207	CC 207	DD 207	EE 207	FF 207	GG 207	HH 207	II 207	JJ 207	KK 207	LL 207	MM 207	NN 207	OO 207	PP 207	QQ 207	RR 207	SS 207	TT 207	UU 207	VV 207	WW 207	XX 207	YY 207	ZZ 207	AA 208	BB 208	CC 208	DD 208	EE 208	FF 208	GG 208	HH 208	II 208	JJ 208	KK 208	LL 208	MM 208	NN 208	OO 208	PP 208	QQ 208	RR 208	SS 208	TT 208	UU 208	VV 208	WW 208	XX 208	YY 208	ZZ 208	AA 209	BB 209	CC 209	DD 209	EE 209	FF 209	GG 209	HH 209	II 209	JJ 209	KK 209	LL 209	MM 209	NN 209	OO 209	PP 209	QQ 209	RR 209	SS 209	TT 209	UU 209	VV 209	WW 209	XX 209	YY 209	ZZ 209	AA 210	BB 210	CC 210	DD 210	EE 210	FF 210	GG 210	HH 210	II 210	JJ 210	KK 210	LL 210	MM 210	NN 210	OO 210	PP 210	QQ 210	RR 210	SS 210	TT 210	UU 210	VV 210	WW 210	XX 210	YY 210	ZZ 210	AA 211	BB 211	CC 211	DD 211	EE 211	FF 211	GG 211	HH 211	II 211	JJ 211	KK 211	LL 211	MM 211	NN 211	OO 211	PP 211	QQ 211	RR 211	SS 211	TT 211	UU 211	VV 211	WW 211	XX 211	YY 211	ZZ 211	AA 212	BB 212	CC 212	DD 212	EE 212	FF 212	GG 212	HH 212	II 212	JJ 212	KK 212	LL 212	MM 212	NN 212	OO 212	PP 212	QQ 212	RR 212	SS 212	TT 212	UU 212	VV 212	WW 212	XX 212	YY 212	ZZ 212	AA 213	BB 213	CC 213	DD 213	EE 213	FF 213	GG 213	HH 213	II 213	JJ 213	KK 213	LL 213	MM 213	NN 213	OO 213	PP 213	QQ 213	RR 213	SS 213	TT 213	UU 213	VV 213	WW 213	XX 213	YY 213	ZZ 213	AA 214	BB 214	CC 214	DD 214	EE 214	FF 214	GG 214	HH 214	II 214	JJ 214	KK 214	LL 214	MM 214	NN 214	OO 214	PP 214	QQ 214	RR 214	SS 214	TT 214	UU 214	VV 214	WW 214	XX 214	YY 214	ZZ 214	AA 215	BB 215	CC 215	DD 215	EE 215	FF 215	GG 215	HH 215	II 215	JJ 215	KK 215	LL 215	MM 215	NN 215	OO 215	PP 215	QQ 215	RR 215	SS 215	TT 215	UU 215	VV 215	WW 215	XX 215	YY 215	ZZ 215	AA 216	BB 216	CC 216	DD 216	EE 216	FF 216	GG 216	HH 216	II 216	JJ 216	KK 216	LL 216	MM 216	NN 216	OO 216	PP 216	QQ 216	RR 216	SS 216	TT 216	UU 216	VV 216	WW 216	XX 216	YY 216	ZZ 216	AA 217	BB 217	CC 217	DD 217	EE 217	FF 217	GG 217	HH 217	II 217	JJ 217	KK 217	LL 217	MM 217	NN 217	OO 217	PP 217	QQ 217	RR 217	SS 217	TT 217	UU 217	VV 217	WW 217	XX 217	YY 217	ZZ 217	AA 218	BB 218	CC 218	DD 218	EE 218	FF 218	GG 218	HH 218	II 218	JJ 218	KK 218	LL 218	MM 218	NN 218	OO 218	PP 218	QQ 218	RR 218	SS 218	TT 218	UU 218	VV 218	WW 218	XX 218	YY 218	ZZ 218	AA 219	BB 219	CC 219	DD 219	EE 219	FF 219	GG 219	HH 219	II 219	JJ 219	KK 219	LL 219	MM 219	NN 219	OO 219	PP 219	QQ 219	RR 219	SS 219	TT 219	UU 219	VV 219	WW 219	XX 219	YY 219	ZZ 219	AA 220	BB 220	CC 220	DD 220	EE 220	FF 220	GG 220	HH 220	II 220	JJ 220	KK 220	LL 220	MM 220	NN 220	OO 220	PP 220	QQ 220	RR 220	SS 220	TT 220	UU 220	VV 220	WW 220	XX 220	YY 220	ZZ 220	AA 221	BB 221	CC 221	DD 221	EE 221	FF 221	GG 221	HH 221	II 221	JJ 221	KK 221	LL 221	MM 221	NN 221	OO 221	PP 221	QQ 221	RR 221	SS 221	TT 221	UU 221	VV 221	WW 221	XX 221	YY 221	ZZ 221	AA 222	BB 222	CC 222	DD 222	EE 222	FF 222	GG 222	HH 222	II 222	JJ 222	KK 222	LL 222	MM 222	NN 222	OO 222	PP 222	QQ 222	RR 222	SS 222	TT 222	UU 222	VV 222	WW 222	XX 222	YY 222	ZZ 222	AA 223	BB 223	CC 223	DD 223	EE 223	FF 223	GG 223	HH 223	II 223	JJ 223	KK 223	LL 223	MM 223	NN 223	OO 223	PP 223	QQ 223	RR 223	SS 223	TT 223	UU 223	VV 223	WW 223	XX 223	YY 223	ZZ 223	AA 224	BB 224	CC 224	DD 224	EE 224	FF 224	GG 224	HH 224	II 224	JJ 224	KK 224	LL 224	MM 224	NN 224	OO 224	PP 224	QQ 224	RR 224	SS 224	TT 224	UU 224	VV 224	WW 224	XX 224	YY 224	ZZ 224	AA 225	BB 225	CC 225	DD 225	EE 225	FF 225	GG 225	HH 225	II 225	JJ 225	KK 225	LL 225	MM 225	NN 225	OO 225	PP 225	QQ 225	RR 225	SS 225	TT 225	UU 225	VV 225	WW 225	XX 225	YY 225	ZZ 225	AA 226	BB 226	CC 226	DD 226	EE 226	FF 226	GG 226	HH 226	II 226	JJ 226	KK 226	LL 226	MM 226	NN 226	OO 226	PP 226	QQ 226	RR 226	SS 226	TT 226	UU 226	VV 226	WW 226	XX 226	YY 226	ZZ 226	AA 227	BB 227	CC 227	DD 227	EE 227	FF 227	GG 227	HH 227	II 227	JJ 227	KK 227	LL 227	MM 227	NN 227	OO 227	PP 227	QQ 227	RR 227	SS 227	TT 227	UU 227	VV 227	WW 227	XX 227	YY 227	ZZ 227	AA 228	BB 228	CC 228	DD 228	EE 228	FF 228	GG 228	HH 228	II 228	JJ 228	KK 228	LL 228	MM 228	NN 228	OO 228	PP 228	QQ 228	RR 228	SS 228	TT 228	UU 228	VV 228	WW 228	XX 228	YY 228	ZZ 228	AA 229	BB 229	CC 229	DD 229	EE 229	FF 229	GG 229	HH 229	II 229	JJ 229	KK 229	LL 229	MM 229	NN 229	OO 229	PP 229	QQ 229	RR 229	SS 229	TT 229	UU 229	VV 229	WW 229	XX 229	YY 229	ZZ 229	AA 230	BB 230	CC 230	DD 230	EE 230	FF 230	GG 230	HH 230	II 230	JJ 230	KK 230	LL 230	MM 230	NN 230	OO 230	PP 230	QQ 230	RR 230	SS 230	TT 230	UU 230	VV 230	WW 230	XX 230	YY 230	ZZ 230	AA 231	BB 231	CC 231	DD 231	EE 231	FF 231	GG 231	HH 231	II 231	JJ 231	KK 231	LL 231	MM 231	NN 231	OO 231	PP 231	QQ 231	RR 231	SS 231	TT 231	UU 231	VV 231	WW 231	XX 231	YY 231	ZZ 231	AA 232	BB 232	CC 232	DD 232	EE 232	FF 232	GG 232	HH 232	II 232	JJ 232	KK 232	LL 232	MM 232	NN 232	OO 232	PP 232	QQ 232	RR 232	SS 232	TT 232	UU 232	VV 232	WW 232	XX 232	YY 232	ZZ 232	AA 233	BB 233	CC 233	DD 233	EE 233	FF 233	GG 233	HH 233	II 233	JJ 233	KK 233	LL 233	MM 233	NN 233	OO 233	PP 233	QQ 233	RR 233	SS 233	TT 233	UU 233	VV 233	WW 233	XX 233	YY 233	ZZ 233	AA 234	BB 234	CC 234	DD 234	EE 234	FF 234	GG 234	HH 234	II 234	JJ 234	KK 234	LL 234	MM 234	NN 234	OO 234	PP 234	QQ 234	RR 234	SS 234	TT 234	UU 234	VV 234	WW 234	XX 234	YY 234	ZZ 234	AA 235	BB 235	CC 235	DD 235	EE 235	FF 235	GG 235	HH 235	II 235	JJ 235	KK 235	LL 235	MM 235	NN 235	OO 235	PP 235	QQ 235	RR 235	SS 235	TT 235	UU 235	VV 235	WW 235	XX 235	YY 235	ZZ 235	AA 236	BB 236	CC 236	DD 236	EE 236	FF 236	GG 236	HH 236	II 236	JJ 236	KK 236	LL 236	MM 236	NN 236	OO 236	PP 236	QQ 236	RR 236	SS 236	TT 236	UU 236	VV 236	WW 236	XX 236	YY 236	ZZ 236	AA 237	BB 237	CC 237	DD 237	EE 237	FF 237	GG 237	HH 237	II 237	JJ 237	KK 237	LL 237	MM 237	NN 237	OO 237	PP 237	QQ 237	RR 237	SS 237	TT 237	UU 237	VV 237	WW 237	XX 237	YY 237	ZZ 237	AA 238	BB 238	CC 238	DD 238	EE 238	FF 238	GG 238	HH 238	II 238	JJ 238	KK 238	LL 238	MM 238	NN 238	OO 238	PP 238	QQ 238	RR 238	SS 238	TT 238	UU 238	VV 238	WW 238	XX 238	YY 238	ZZ 238	AA 239	BB 239	CC 239	DD 239	EE 239	FF 239	GG 239	HH 239	II 239	JJ 239	KK 239	LL 239	MM 239	NN 239	OO 239	PP 239	QQ 239	RR 239	SS 239	TT 239	UU 239	VV 239	WW 239	XX 239	YY 239	ZZ 239	AA 240	BB 240	CC 240	DD 240	EE 240	FF 240	GG 240	HH 240	II 240	JJ 240	KK 240	LL 240	MM 240	NN 240	OO 240	PP 240	QQ 240	RR 240	SS 240	TT 240	UU 240	VV 240	WW 240	XX 240	YY 240	ZZ 240	AA 241	BB 241	CC 241	DD 241	EE 241	FF 241	GG 241	HH 241	II 241	JJ 241	KK 241	LL 241	MM 241	NN 241	OO 241	PP 241	QQ 241	RR 241	SS 241	TT 241	UU 241	VV 241	WW 241	XX 241	YY 241	ZZ 241	AA 242	BB 242	CC 242	DD 242	EE 242	FF 242	GG 242	HH 242	II 242	JJ 242	KK 242	LL 242	MM 242	NN 242	OO 242	PP 242	QQ 242	RR 242	SS 242	TT 242	UU 242	VV 242	WW 242	XX 242	YY 242	ZZ 242	AA 243	BB 243	CC 243	DD 243	EE 243	FF 243	GG 243	HH 243	II 243	JJ 243	KK 243	LL 243	MM 243	NN 243	OO 243	PP 243	QQ 243	RR 243	SS 243	TT 243	UU 243	VV 243	WW 243	XX 243	YY 243	ZZ 243	AA 244	BB 244	CC 244	DD 244	EE 244	FF 244	GG 244	HH 244	II 244	JJ 244	KK 244	LL 244	MM 244	NN 244	OO 244	PP 244	QQ 244	RR 244	SS 244	TT 244	UU 244	VV 244	WW 244	XX 244	YY 244	ZZ 244	AA 245	BB 245	CC 245	DD 245	EE 245	FF 245	GG 245	HH 245	II 245	JJ 245	KK 245	LL 245	MM 245	NN 245	OO 245	PP 245	QQ 245	RR 245	SS 245	TT 245	UU 245	VV 245	WW 245	XX 245	YY 245	ZZ 245	AA 246	BB 246	CC 246	DD 246	EE 246	FF 246	GG 246	HH 246	II 246	JJ 246	KK 246	LL 246	MM 246	NN 246	OO 246	PP 246	QQ 246	RR 246	SS 246	TT 246	UU 246	VV 246	WW 246	XX 246	YY 246
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Company	Price	Change	Company	Price	Change	Company	Price	Change	Company	Price	Change
ABC COMPANY	100.00	+0.50	DEF COMPANY	200.00	-0.20	GHI COMPANY	150.00	+1.00	JKL COMPANY	300.00	+0.10
MNO COMPANY	50.00	+0.30	PQR COMPANY	75.00	-0.10	STU COMPANY	120.00	+0.80	VWX COMPANY	40.00	+0.05
YZA COMPANY	90.00	+0.20	BCD COMPANY	60.00	-0.40	EFG COMPANY	110.00	+0.60	HIJ COMPANY	80.00	+0.15
KLM COMPANY	130.00	+0.90	NOP COMPANY	45.00	-0.05	QRS COMPANY	160.00	+0.70	TUV COMPANY	55.00	+0.25
WXY COMPANY	170.00	+1.10	ZAB COMPANY	35.00	-0.15	ACD COMPANY	190.00	+0.50	EFG COMPANY	65.00	+0.35
HIJ COMPANY	210.00	+1.30	KLM COMPANY	25.00	-0.10	NOP COMPANY	230.00	+0.40	QRS COMPANY	75.00	+0.20
STU COMPANY	250.00	+1.50	VWX COMPANY	15.00	-0.05	YZA COMPANY	270.00	+0.30	BCD COMPANY	85.00	+0.15
DEF COMPANY	290.00	+1.70	GHI COMPANY	5.00	-0.02	JKL COMPANY	310.00	+0.20	MNO COMPANY	95.00	+0.10
PQR COMPANY	330.00	+1.90	STU COMPANY	0.50	-0.01	VWX COMPANY	350.00	+0.10	YZA COMPANY	105.00	+0.05
ABC COMPANY	370.00	+2.10	DEF COMPANY	0.20	-0.005	GHI COMPANY	390.00	+0.05	JKL COMPANY	115.00	+0.02
MNO COMPANY	410.00	+2.30	PQR COMPANY	0.10	-0.002	STU COMPANY	430.00	+0.02	VWX COMPANY	125.00	+0.01
YZA COMPANY	450.00	+2.50	BCD COMPANY	0.05	-0.001	EFG COMPANY	470.00	+0.01	HIJ COMPANY	135.00	+0.005
KLM COMPANY	490.00	+2.70	NOP COMPANY	0.02	-0.0005	QRS COMPANY	510.00	+0.005	TUV COMPANY	145.00	+0.002
STU COMPANY	530.00	+2.90	VWX COMPANY	0.01	-0.0001	YZA COMPANY	550.00	+0.001	BCD COMPANY	155.00	+0.001
DEF COMPANY	570.00	+3.10	GHI COMPANY	0.005	-0.00005	JKL COMPANY	590.00	+0.0005	MNO COMPANY	165.00	+0.0005
PQR COMPANY	610.00	+3.30	STU COMPANY	0.002	-0.00002	VWX COMPANY	630.00	+0.0002	YZA COMPANY	175.00	+0.0002
ABC COMPANY	650.00	+3.50	DEF COMPANY	0.001	-0.00001	GHI COMPANY	670.00	+0.0001	JKL COMPANY	185.00	+0.0001
MNO COMPANY	690.00	+3.70	PQR COMPANY	0.0005	-0.000005	STU COMPANY	710.00	+0.00005	VWX COMPANY	195.00	+0.00005
YZA COMPANY	730.00	+3.90	BCD COMPANY	0.0002	-0.000002	EFG COMPANY	750.00	+0.00002	HIJ COMPANY	205.00	+0.00002
KLM COMPANY	770.00	+4.10	NOP COMPANY	0.0001	-0.000001	QRS COMPANY	790.00	+0.00001	TUV COMPANY	215.00	+0.00001
STU COMPANY	810.00	+4.30	VWX COMPANY	0.00005	-0.0000005	YZA COMPANY	830.00	+0.000005	BCD COMPANY	225.00	+0.000005
DEF COMPANY	850.00	+4.50	GHI COMPANY	0.00002	-0.0000002	JKL COMPANY	870.00	+0.000002	MNO COMPANY	235.00	+0.000002
PQR COMPANY	890.00	+4.70	STU COMPANY	0.00001	-0.0000001	VWX COMPANY	910.00	+0.000001	YZA COMPANY	245.00	+0.000001
ABC COMPANY	930.00	+4.90	DEF COMPANY	0.000005	-0.00000005	GHI COMPANY	950.00	+0.0000005	JKL COMPANY	255.00	+0.0000005
MNO COMPANY	970.00	+5.10	PQR COMPANY	0.000002	-0.00000002	STU COMPANY	990.00	+0.0000002	VWX COMPANY	265.00	+0.0000002
YZA COMPANY	1010.00	+5.30	BCD COMPANY	0.000001	-0.00000001	EFG COMPANY	1030.00	+0.0000001	HIJ COMPANY	275.00	+0.0000001
KLM COMPANY	1050.00	+5.50	NOP COMPANY	0.0000005	-0.000000005	QRS COMPANY	1070.00	+0.00000005	TUV COMPANY	285.00	+0.00000005
STU COMPANY	1090.00	+5.70	VWX COMPANY	0.0000002	-0.000000002	YZA COMPANY	1110.00	+0.00000002	BCD COMPANY	295.00	+0.00000002
DEF COMPANY	1130.00	+5.90	GHI COMPANY	0.0000001	-0.000000001	JKL COMPANY	1150.00	+0.00000001	MNO COMPANY	305.00	+0.00000001
PQR COMPANY	1170.00	+6.10	STU COMPANY	0.00000005	-0.0000000005	VWX COMPANY	1190.00	+0.000000005	YZA COMPANY	315.00	+0.000000005
ABC COMPANY	1210.00	+6.30	DEF COMPANY	0.00000002	-0.0000000002	GHI COMPANY	1230.00	+0.000000002	JKL COMPANY	325.00	+0.000000002
MNO COMPANY	1250.00	+6.50	PQR COMPANY	0.00000001	-0.0000000001	STU COMPANY	1270.00	+0.000000001	VWX COMPANY	335.00	+0.000000001
YZA COMPANY	1290.00	+6.70	BCD COMPANY	0.000000005	-0.00000000005	EFG COMPANY	1310.00	+0.0000000005	HIJ COMPANY	345.00	+0.0000000005
KLM COMPANY	1330.00	+6.90	NOP COMPANY	0.000000002	-0.00000000002	QRS COMPANY	1350.00	+0.0000000002	TUV COMPANY	355.00	+0.0000000002
STU COMPANY	1370.00	+7.10	VWX COMPANY	0.000000001	-0.00000000001	YZA COMPANY	1390.00	+0.0000000001	BCD COMPANY	365.00	+0.0000000001
DEF COMPANY	1410.00	+7.30	GHI COMPANY	0.0000000005	-0.000000000005	JKL COMPANY	1430.00	+0.00000000005	MNO COMPANY	375.00	+0.00000000005
PQR COMPANY	1450.00	+7.50	STU COMPANY	0.0000000002	-0.000000000002	VWX COMPANY	1470.00	+0.00000000002	YZA COMPANY	385.00	+0.00000000002
ABC COMPANY	1490.00	+7.70	DEF COMPANY	0.0000000001	-0.000000000001	GHI COMPANY	1510.00	+0.00000000001	JKL COMPANY	395.00	+0.00000000001
MNO COMPANY	1530.00	+7.90	PQR COMPANY	0.00000000005	-0.0000000000005	STU COMPANY	1550.00	+0.000000000005	VWX COMPANY	405.00	+0.000000000005
YZA COMPANY	1570.00	+8.10	BCD COMPANY	0.00000000002	-0.0000000000002	EFG COMPANY	1590.00	+0.000000000002	HIJ COMPANY	415.00	+0.000000000002
KLM COMPANY	1610.00	+8.30	NOP COMPANY	0.00000000001	-0.0000000000001	QRS COMPANY	1630.00	+0.000000000001	TUV COMPANY	425.00	+0.000000000001
STU COMPANY	1650.00	+8.50	VWX COMPANY	0.000000000005	-0.00000000000005	YZA COMPANY	1670.00	+0.0000000000005	BCD COMPANY	435.00	+0.0000000000005
DEF COMPANY	1690.00	+8.70	GHI COMPANY	0.000000000002	-0.00000000000002	JKL COMPANY	1710.00	+0.0000000000002	MNO COMPANY	445.00	+0.0000000000002
PQR COMPANY	1730.00	+8.90	STU COMPANY	0.000000000001	-0.00000000000001	VWX COMPANY	1750.00	+0.0000000000001	YZA COMPANY	455.00	+0.0000000000001
ABC COMPANY	1770.00	+9.10	DEF COMPANY	0.0000000000005	-0.000000000000005	GHI COMPANY	1790.00	+0.00000000000005	JKL COMPANY	465.00	+0.00000000000005
MNO COMPANY	1810.00	+9.30	PQR COMPANY	0.0000000000002	-0.000000000000002	STU COMPANY	1830.00	+0.00000000000002	VWX COMPANY	475.00	+0.00000000000002
YZA COMPANY	1850.00	+9.50	BCD COMPANY	0.0000000000001	-0.000000000000001	EFG COMPANY	1870.00	+0.00000000000001	HIJ COMPANY	485.00	+0.00000000000001
KLM COMPANY	1890.00	+9.70	NOP COMPANY	0.00000000000005	-0.0000000000000005	QRS COMPANY	1910.00	+0.000000000000005	TUV COMPANY	495.00	+0.000000000000005
STU COMPANY	1930.00	+9.90	VWX COMPANY	0.00000000000002	-0.0000000000000002	YZA COMPANY	1950.00	+0.000000000000002	BCD COMPANY	505.00	+0.000000000000002
DEF COMPANY	1970.00	+10.10	GHI COMPANY	0.00000000000001	-0.0000000000000001	JKL COMPANY	1990.00	+0.000000000000001	MNO COMPANY	515.00	+0.000000000000001
PQR COMPANY	2010.00	+10.30	STU COMPANY	0.000000000000005	-0.00000000000000005	VWX COMPANY	2030.00	+0.0000000000000005	YZA COMPANY	525.00	+0.0000000000000005
ABC COMPANY	2050.00	+10.50	DEF COMPANY	0.000000000000002	-0.00000000000000002	GHI COMPANY	2070.00	+0.0000000000000002	JKL COMPANY	535.00	+0.0000000000000002
MNO COMPANY	2090.00	+10.70	PQR COMPANY	0.000000000000001	-0.00000000000000001	STU COMPANY	2110.00	+0.0000000000000001	VWX COMPANY	545.00	+0.0000000000000001
YZA COMPANY	2130.00	+10.90	BCD COMPANY	0.0000000000000005	-0.000000000000000005	EFG COMPANY	2150.00	+0.00000000000000005	HIJ COMPANY	555.00	+0.00000000000000005
KLM COMPANY	2170.00	+11.10	NOP COMPANY	0.0000000000000002	-0.000000000000000002	QRS COMPANY	2190.00	+0.00000000000000002	TUV COMPANY	565.00	+0.00000000000000002
STU COMPANY	2210.00	+11.30	VWX COMPANY	0.0000000000000001	-0.000000000000000001	YZA COMPANY	2230.00	+0.00000000000000001	BCD COMPANY	575.00	+0.00000000000000001
DEF COMPANY	2250.00	+11.50	GHI COMPANY	0.00000000000000005	-0.0000000000000000005	JKL COMPANY	2270.00	+0.000000000000000005	MNO COMPANY	585.00	+0.000000000000000005
PQR COMPANY	2290.00	+11.70	STU COMPANY	0.00000000000000002	-0.0000000000000000002	VWX COMPANY	2310.00	+0.000000000000000002	YZA COMPANY	595.00	+0.000000000000000002
ABC COMPANY	2330.00	+11.90	DEF COMPANY	0.00000000000000001	-0.0000000000000000001	GHI COMPANY	2350.00	+0.000000000000000001	JKL COMPANY	605.00	+0.000000000000000001
MNO COMPANY	2370.00	+12.10	PQR COMPANY	0.000000000000000005	-0.00000000000000000005	STU COMPANY	2390.00	+0.0000000000000000005	VWX COMPANY	615.00	+0.0000000000000000005
YZA COMPANY	2410.00	+12.30	BCD COMPANY	0.000000000000000002	-0.00000000000000000002	EFG COMPANY	2430.00	+0.0000000000000000002	HIJ COMPANY	625.00	+0.0000000000000000002
KLM COMPANY	2450.00	+12.50	NOP COMPANY	0.000000000000000001	-0.00000000000000000001	QRS COMPANY	2470.00	+0.0000000000000000001	TUV COMPANY	635.00	+0.0000000000000000001
STU COMPANY	2490.00	+12.70	VWX COMPANY	0.0000000000000000005	-0.000000000000000000005	YZA COMPANY	2510.00	+0.00000000000000000005	BCD COMPANY	645.00	+0.00000000000000000005
DEF COMPANY	2530.00	+12.90	GHI COMPANY	0.0000000000000000002	-0.000000000000000000002	JKL COMPANY	2550.00	+0.00000000000000000002	MNO COMPANY	655.00	+0.00000000000000000002
PQR COMPANY	2570.00	+13.10	STU COMPANY	0.0000000000000000001	-0.000000000000000000001	VWX COMPANY	2590.00	+0.00000000000000000001	YZA COMPANY	665.00	+0.00000000000000000001
ABC COMPANY	2610.00	+13.30	DEF COMPANY	0.00000000000000000005	-0.0000000000000000000005	GHI COMPANY	2630.00	+0.000000000000000000005	JKL COMPANY	675.00	+0.000000000000000000005
MNO COMPANY	2650.00	+13.50	PQR COMPANY	0.00000000000000000002	-0.0000000000000000000002	STU COMPANY	2670.00	+0.000000000000000000002	VWX COMPANY	685.00	+0.000000000000000000002
YZA COMPANY	2690.00	+13.70	BCD COMPANY	0.00000000000000000001	-0.0000000000000000000001	EFG COMPANY	2710.00	+0.000000000000000000001	HIJ COMPANY	695.00	+0.000000000000000000001
KLM COMPANY	2730.00	+13.90	NOP COMPANY	0.000000000000000000005	-0.00000000000000000000005	QRS COMPANY	2750.00	+0.0000000000000000000005	TUV COMPANY	705.00	+0.0000000000000000000005
STU COMPANY	2770.00	+14.10	VWX COMPANY	0.000000000000000000002	-0.00000000000000000000002	YZA COMPANY	2790.00	+0.0000000000000000000002	BCD COMPANY	715.00	+0.0000000000000000000002
DEF COMPANY	2810.00	+14.30	GHI COMPANY	0.000000000000000000001	-0.00000000000000000000001	JKL COMPANY	2830.00	+0.0000000000000000000001	MNO COMPANY	725.00	+0.0000000000000000000001
PQR COMPANY	2850.00	+14.50	STU COMPANY	0.0000000000000000000005	-0.000000000000000000000005	VWX COMPANY	2870.00	+0.00000000000000000000005	YZA COMPANY	735.00	+0.00000000000000000000005
ABC COMPANY	2890.00	+14.70	DEF COMPANY	0.0000000000000000000002	-0.000000000000000000000002	GHI COMPANY	2910.00	+0.00000000000000000000002	JKL COMPANY	745.00	+0.00000000000000000000002
MNO COMPANY	2930.00	+14.90	PQR COMPANY	0.0000000000000000000001	-0.000000000000000000000001	STU COMPANY	2950.00	+0.00000000000000000000001	VWX COMPANY	755.00	+0.00000000000000000000001
YZA COMPANY	2970.00	+15.10	BCD COMPANY	0.00000000000000000000005	-0.0000000000000000000000005	EFG COMPANY	2990.00	+0.000000000000000000000005	HIJ COMPANY	765.00	+0.000000000000000000000005
KLM COMPANY	3010.00	+15.30	NOP COMPANY	0.00000000000000000000002	-0.00000000000000000000000002	QRS COMPANY	3030.00	+0.0000000000000000000000002	TUV COMPANY	775.00	+0.000000000000000000000002
STU COMPANY	3050.00	+15.50	VWX COMPANY	0.00000000000000000000001	-0.000000000000000000000000001	YZA COMPANY	3070.00	+0.000000000000000000000000001	BCD COMPANY	785.00	+0.0000000000000000000000001
DEF COMPANY	3090.00	+15.70	GHI COMPANY	0.000000000000000000000005	-0.00000000000000000000000000005	JKL COMPANY	3110.00	+0.00000000000000000000000000005	MNO COMPANY	795.00	+0.000000000000000000000000005
PQR COMPANY	3130.00	+15.90	STU COMPANY	0.000000000000000000000002	-0.000000000000000000000000000002	VWX COMPANY	3150.00	+0.0000000000			



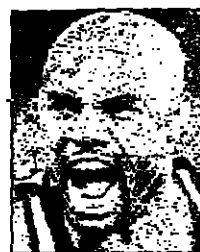
THE POORER SEX 62

Women face inequality in retirement

WEEKEND MONEY

GAME PLANS 52

Injury time guidance for amateurs



Can you really have your cake and eat it?

Lottery winners love them, building societies and banks keep launching them, but do guaranteed equity bonds really deliver the performance they promise? These bonds protect your capital and offer the tempting prospect of big gains on the equity markets to boot. However, some in the industry dismiss them as the investment equivalent of trying to have your cake and eat it.

Their drawback, according to James Higgins of the independent financial advisers Chamberlain de Broe, is that they are a hybrid. They are not adventurous enough to make you much money over five years, but are less flexible than an ordinary building society account.

In addition, the Personal Investment Authority (PIA), the industry watchdog, has looked at the way they are sold and believes that promotional literature and documents should be tightened up to make it clear that some involve risk to capital. The PIA was also concerned that investors might have been encouraged to believe they would earn better returns.

Guaranteed equity bonds were launched five years ago and are sold mainly to building society investors who are risk-averse and worry that they might lose money if they invest in the stock market.

Their concept is simple: you hand over a lump sum, and the company promises to hand it back after five years. The company also promises to give you a bit extra if the stock markets rise during that time. Typically, you might be promised your capital back plus 100 per cent of the stock market rise plus a 20 per cent bonus over five years.

But Mr Higgins says investors would be better off going for a guaranteed index-tracking fund if they are looking for a low-risk way of buying into the stock market. He says: "Guaranteed equity bonds tend to be sold to very cautious investors, who are worried about the vagaries of share prices. I cannot recommend them wholeheartedly, because I believe if you are willing to lock your money up for five years you should buy an index-tracker and have the discipline to sit tight during any falls in the market."

Other IFAs are even less complimentary. Mark Dampier, of Churchill Investments, says: "They are a lazy person's product; for people who want an investment to do everything for them. They do offer a slightly better return than ordinary build-

Marianne Curphey asks whether guaranteed equity bonds deliver the performance they promise to risk-averse investors

ing society accounts, but they are not particularly good value."

There are two types of guaranteed equity bonds. One offers growth, so that you get your capital back, plus a bonus based on the performance of the stock market. The second type offers a regular income but no guarantee that your original capital will be returned. Ian Millward, of Chase de Vere, says the bonds are suitable for "investors who want security". But he adds: "You need to take into account what returns your money could be making over those five years if it were invested elsewhere."

They are not tax-efficient, particularly for higher-rate taxpayers. The returns at the end of the five-year period are paid net of basic rate tax. Non-taxpayers cannot reclaim this. However, people who pay tax at the highest rate will need to pay extra tax on this investment at the end of the bond's life.

As an alternative, Mr Millward prefers the HSBC International Pep Plus, which invests in the UK, European and Far Eastern markets and will give you a return of 100 per cent of any growth. In addition, it gives you a 20 per cent bonus at the end, plus it is enclosed in a tax-free Pep wrapper.

Alistair Fraser, marketing director of HSBC Asset Management, said the Pep's funds were split equally between the UK, Europe and Asia. The closing date for the current issue is November 6. "At the end of five-and-a-half years your capital is secure, and you get all the growth in the stock markets, plus a 20 per cent bonus. We put this in a Pep to make the proceeds tax-free."

He says the advantage of the product is that people who feel the market in the UK is too high can still invest, knowing that their portfolio is diversified but that the shares still qualify for both a single and a general company Pep.

Mark Dampier prefers the Prolific

Objective Limited Risk Equity Unit Trust and the UK Safeguard Fund from fund manager John Govett. He says: "With these you can sell whenever you like so they are very flexible. The UK Safeguard Fund locks in the growth each quarter, and even if the market goes down you can only lose 5 per cent per quarter. That means the very most you could lose is 20 per cent in any one year. The only time the market has consistently gone down each quarter was in 1973."

Charles Pinder, director of savings and investments with Abbey National, says guaranteed equity bonds are extremely popular and issues sell out quickly.

He said: "The advantage for investors, particularly at a time when markets are looking as though they may fall, is that some of these bonds lock in any gains made. This means you will not lose any money, although if the markets perform badly you would only get your capital back. It is a simple formula that people understand: if the stock market does well, you receive a proportion of its growth. If it falls, you have not lost your capital."

At present, Abbey National does not have a guaranteed equity bond issue. It is planning to launch one next month. However, it does have a tax-exempt special savings account (Tessa) which is linked to the markets in London and New York and locks in gains every month.

Mr Pinder said: "Over a five-year term, if there is growth in the London and New York markets, our Tessa investors get 1.15 per cent per month. This is locked in."

Bristol & West began offering guaranteed equity bonds five years ago. Last month it launched a new "global" equity-linked account. Savers will receive returns based on the average growth of the FTSE 100 index, the S&P 500 index (an index of 500 major US companies) and the Nikkei 200 index (an index of 200 major Japanese companies). Simon Pratt, group product manager (investments) of Bristol & West, said that some investment analysts believed the FTSE 100 still had opportunity for further growth and that now could be the right time to invest in Japan.

Halifax has a Guaranteed Investment Bond which closes on November 9 and requires a minimum investment of £5,000. Returns are based on the growth of the FTSE 100 index.

Lazybones: some advisers believe that guaranteed equity bonds are for people who want an investment to do everything

Corporate Bond PEP

Legal & General's low costs provides better value and reduces risk

Legal & General have led the way in providing low cost, high performance PEPs to our customers.

CURRENTLY PAYING
7.3% P.A.
TAX-FREE INCOME

LOWEST COST
- ONLY 0.5%
ANNUAL MANAGEMENT
CHARGE

NO INITIAL FEE

NO WITHDRAWAL FEE

Over the years, our determination to provide outstanding value for money has meant that today, Legal & General Investment Management has in excess of £50 billion under management.

Now, we are delighted to introduce the latest improvement to our PEP range - Legal & General's Corporate Bond PEP.

Once again, we've delivered unbeatable value, providing the lowest cost

diversified Corporate Bond PEP on the market with annual management charges of only 0.5%, with no initial or withdrawal fee.

So, for a regular, high tax-free income on your savings find out more about Britain's best value Income PEP today. Just complete and return the coupon or call 0500 11 66 22 now.

The PEP scheme is not necessarily a guide to future performance. Both capital and income values may go down as well as up and you may not get back the amount invested. All comparisons of cost apply to PEPs involving wholly in Unit Trusts. Tax assumptions are those currently applicable and are subject to statutory change. The value of this offer will depend on your individual circumstances. Full terms and conditions are available on request. Legal & General (Direct) Limited, Registered in England No. 2720897. Registered Office: Temple Court, 11 Queen Victoria Street, London EC4N 4DZ. Representative only of the company, in the UK, Legal & General's name is a member of the PEP Investment Association (PIA) and is regulated by the Financial Services Authority (FSA) for the purposes of recommending, advising on and selling life assurance and investment products. Legal & General's name is a member of the PEP Investment Association (PIA) and is regulated by the Financial Services Authority (FSA) for the purposes of recommending, advising on and selling life assurance and investment products. The gross value of the Fixed Interest Trust was 7.3% (6.0% net of management charges) as at 31 October 1997. In the 1997 budget the Government announced its intention to launch Individual Savings Accounts (ISAs) in April 1998 to build upon the experience of PEPs and TESSAs. However there is no firm indication of what will happen to PEPs when the new scheme is launched. Source: L&G (10/97)

The low cost high income PEP

Investment	Annual Management Charge	Current Yield
Legal & General Corporate Bond PEP	0.5%	7.3%
Virgin Investment PEP	0.7%	6.8%
Prudential Income PEP	0.8%	6.5%
Investment PEP	1.2%	6.0%
Prudential PEP	1.2%	6.0%

Find out more now - phone free 0500 11 66 22
FREEPHONE Sun 10-5pm WEEKDAYS 9am-5pm WEEKENDS PLEASE QUOTE REF: BTD105

YES - I would like more information about Legal & General Corporate Bond PEP from the Legal & General (Direct) Limited. FREEPOST SWC0467, Cardiff CF1 1YV

Surname (Mr/Mrs/Ms/Ms)

For names

Address

Postcode

Tel. No. Home

Date of birth / /

Tel. No. Work

If you already have a PEP investment, please tick here ☐ BYD105

Legal & General

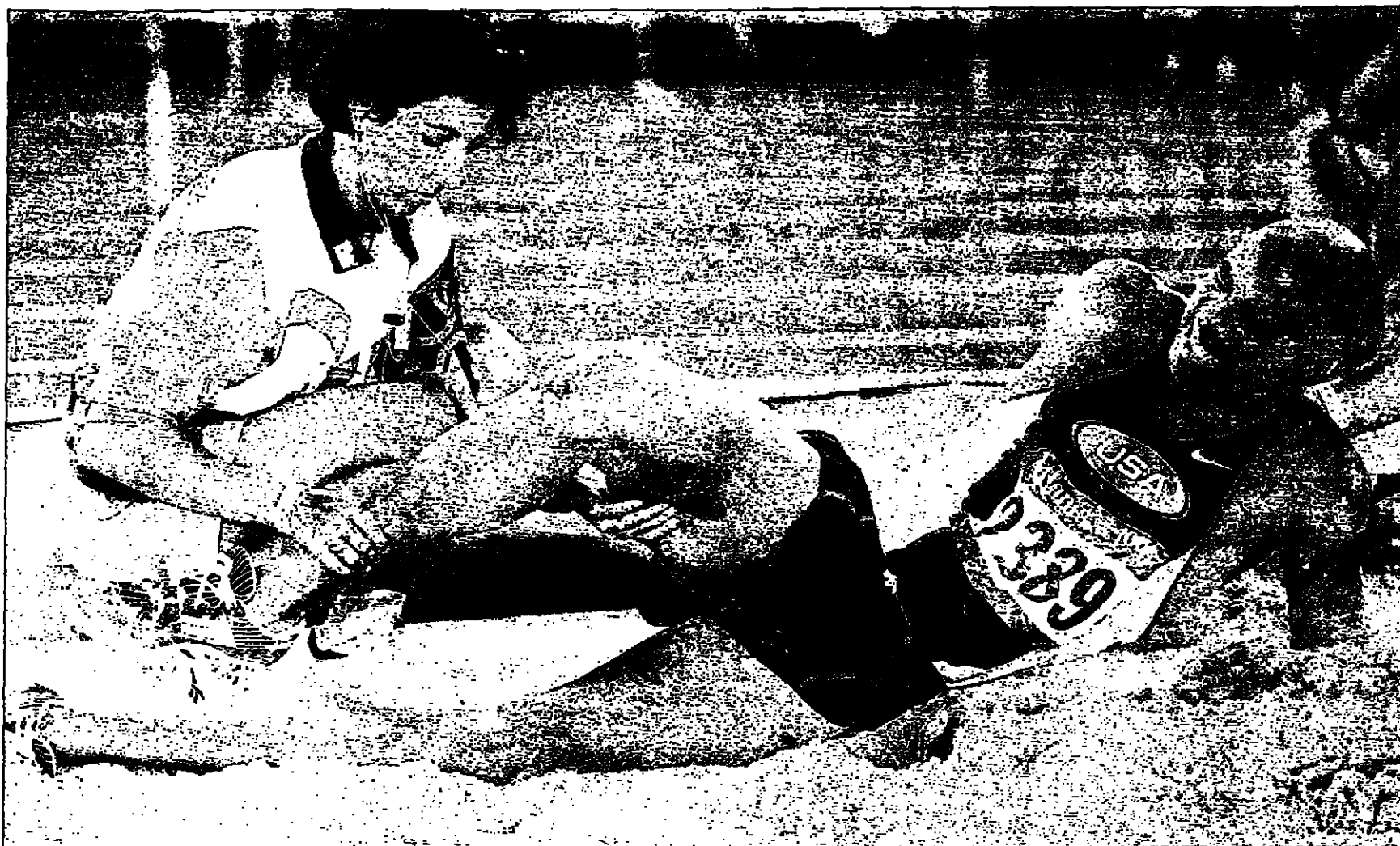
OUR
PENSIONS
are made **EASY**
for you

- EASY to understand
- EASY to afford
- EASY to grow
- EASY to change
- EASY to plan
- EASY to arrange

Pensions by phone, call
anytime on 0800 77 66 66.



For your protection, your calls to Eagle Star may be recorded. Eagle Star Life Assurance Company Limited is regulated by the Financial Services Authority. Information or advice is only given by qualified advisers. Full written details are available on request.



One jump ahead: American athlete Mike Powell can be sure of the best treatment, but uninsured amateurs could pay a heavy price if they suffer a sporting injury

Sports insurance is not just for professionals, says Clare Fullerton

With the football season in full swing, millions of amateurs and professionals are putting their limbs and livelihoods at risk on the pitch. This week Ian Knight, the former Sheffield Wednesday striker, settled out of court for a tackle which fractured his leg in several places and ended his career ten years ago.

Amateur footballers may have less at stake when they take the field this weekend, but they are far from immune to injury and its costs. The Association of British Insurers (ABI) says there are 29 million sporting injuries every year, resulting in the loss of 11 million working days. Yet many amateur sportsmen have no insurance cover.

"There is a high degree of under-insurance among amateur sportsmen," said Malcolm Talling of the ABI. "A lot of people do not appreciate the risks involved in sport and they are not aware of the costs an injury can cause."

Mr Talling says that individuals should make sure that they are insured before participating in any sport which involves taking risks. Insurance may be needed to cover specialist medical treatment or physiotherapy,

potential loss of earnings, life insurance and legal costs. The latter can be high if a sportsman is sued for causing an injury.

Some, or even all of these requirements may be covered by existing arrangements, and the first step is to check whether this is the case. The NHS may be relied upon for most medical needs, and if you have a full-time job your employer should provide sick pay in the event of an accident. Legal costs are sometimes covered by household contents policies, and you may already have life cover or a personal accident policy.

However, you may well find holes in your protection. The more dangerous the sport, the more likely this is, according to Julian Hicks of the specialist sports insurance company Sportscover Direct. He says:

"High-risk sports like mountaineering are excluded from most personal accident policies, and a surprising number also exclude rugby players or footballers. People really do need to check."

Specialist companies will insure against almost any sporting risk, says David Stirling of Crispin Speers & Partners. "There are no recognised sports which we will not insure," he said. "For the most adventurous sports we will tailor-make policies, and we have even insured people who are trying to break world records."

Like many sports insurers, Crispin Speers & Partners sells most of its policies under one of three risk ratings. The lowest risk category includes fishing, cycling and tennis. The medium rating includes football, hockey

and yachting, while boxing, rugby and mountaineering are in the highest risk category.

In each case the policy is sold in annual premium units priced at £100 each. With a low-risk sport the payouts range from £100 per week for temporary incapacity to £50,000 for permanent disablement. However, with a high-risk sport the weekly provision is just £50 and the payment for permanent disablement a mere £20,000.

Up to ten units may be purchased, so maximum cover costing £1,000 would buy £200,000 compensation if you were disabled as a result of taking part in a dangerous sport.

With Sportscover Direct the maximum risk cover provides up to £10,000 for permanent

disability, £3 million if you are sued for causing an injury, and £1,500 for legal fees. Premiums vary according to the sports. Cover for the most dangerous sports, such as hang-gliding and paragliding, costs £77.50 a year.

A cheaper way of obtaining cover may be to buy a team insurance policy, available from most sports insurers. One company, J Webster & Co, offers a policy designed for football teams. Under its terms, the maximum cover costs £520 per year, which becomes relatively inexpensive when divided between the entire squad of players. However, the weekly sum paid to an injured player unable to work is just £50 per week, and even for death or loss of limb the payout is only £5,000.

The only way to obtain a thoroughly good deal on sporting injury protection, it seems, may be to give up sport altogether. For those who do not want to take this step, Sportscover Direct can be contacted on 01179-226 222. Crispin Speers & Partners on 0171-480 5083, and J Webster & Co on 01254-661 511. Other specialists in sports insurance include Armsport (0171-721 8656) and Broadstone Insurance (01202-696 166).

Crash, bang and historical wallop

Anniversaries of financial crashes are an easy excuse to raise the question: could it happen again? Those who worked through the October 1987 stock market crash remember how frightening it was, made to seem more apocalyptic by the crashing of millions of trees and the power and telephone systems of southern England as a by-product. For investors, raising the spectre of 1987 is a bit like watching Jaws on a bathing holiday. One decade on, however, and there are enough similarities between the booms of then and now to take a serious look.

Share prices are up nearly 30 per cent this year, far more than optimists hoped. Pessimists thought shares had raced ahead of their trend, so 1997 would be a down year when money was only to be made by buying the right stocks. Profits are rated historically high on both sides of the Atlantic. The ratio of share

reminded markets that Utopia is not yet with us, thereby laying the ground for a rise in money rates.

Contrary to mythology, crashes do not come out of clear blue sky. In 1929 American industrial output sagged months before the crash. In 1987 currency turmoil raged and all main interest rates were rising. 1997 has already seen crashes in Asian "tiger" nations, but they were late frenzies after long declines, except in otherwise healthy Hong Kong.

Germany and The Netherlands are worrying too. The bull psychology, which uses setbacks as a chance to buy, seems to have given way to the bear tack, which sees recovery as a chance to cash in, making the market's momentum negative. German interest rates have started their rise to a euro convergence reckoned to be nearer 4.5 per cent than its 3.3 per cent repo rate. Continental funds do not look promising. London and New York faltered in holiday Au-

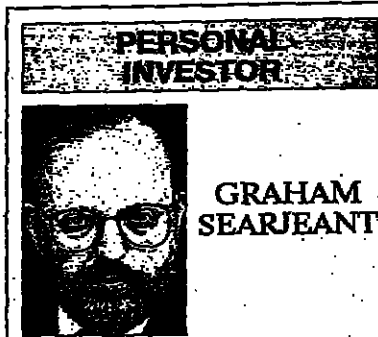
gust when key companies issued profit warnings in New York and bulls fought bears in thin but volatile trading.

The buyers won, supporting the market at about 8 per cent below today's prices. The force is still with them. London

has an attractive 7 per cent cash alternative. But bond yields, though unlikely to fall much further, need to turn up before shares turn sour and start falling to regain their peak.

This process could take many months, less if takeovers give way to more profit warnings like IBM's in 1987. But do not expect a straight repeat. We learnt from 1929 how to stop a crash, creating economic havoc. We learnt from 1987 that a 30 per cent fall may only be an adjustment and we recall that the FTSE 100 ended that year up 2 per cent. Economic prospects are healthier today and investors would know better than to let prices fall anything like as far. Once many lose faith in share values, traders might welcome a break of up to 15 per cent if it squeezed a bear market into a month.

That is still worth avoiding if you reckon your feet are fleet, your nerves good and your dealing costs low. Most investors will prefer to sit tight. You can be pretty sure of one thing. In the past two years, the index has beaten most portfolios because it has been driven by a minority of financial shares. In 1998, choosing stocks looks a better hope than an index-tracking fund.



GRAHAM SEARJEANT

Martin who?

Take a look at the table below. It's performance like this that's made us the Investment Week Unit Trust Group of the Year for 1997...

Performance that counts - wherever you want

Quartile positions	One year	Three years	Five years	Since launch
Martin Currie International Growth Fund	1st	1st	1st	1st
Martin Currie International Income Fund	1st	1st	1st	1st
Martin Currie Global Growth PEP Fund	1st	-	-	1st
Martin Currie Japan Fund	1st	1st	1st	1st
Martin Currie North American Fund	2nd	1st	1st	2nd
Martin Currie Far East Fund	1st	1st	1st	1st

SOURCE: NICKERSON, BUT TO BEA BASED WITH NET INCOME REINVESTED ONCE PER YEAR TO 1 JANUARY 1997. LAUNCH DATES: INTERNATIONAL GROWTH - 14/05/79; INTERNATIONAL INCOME - 11/09/80; GLOBAL GROWTH PEP - 01/01/81; JAPAN - 1/08/82; NORTH AMERICAN - 1/08/82; FAR EAST - 1/08/82.

More and more people are asking Martin Currie to manage their investments. Perhaps you should too. Why not talk to your independent financial adviser about us. Alternatively, complete the coupon or call us on 0500 61 62 65. We'll send you details of how to invest in our award-winning unit trusts.

Find out more today.

Please complete and return this coupon to Martin Currie Unit Trusts Ltd, FREEPOST 960, Edinburgh EH1 2ZL.

TITLE _____ FIRST NAME _____ SURNAME _____
ADDRESS _____
POSTCODE _____



MARTIN CURRIE

CALL 0500 61 62 65

WARNING: PLEASE REMEMBER THAT PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO THE FUTURE. MARKET AND COMPANY MOVEMENTS MAY CAUSE THE VALUE OF UNITS, AND THE INCOME FROM THEM, TO FALL AS WELL AS RISE AND YOU MAY GET BACK LESS THAN YOU INVESTED WHEN YOU DECIDE TO SELL YOUR UNITS. SMALLER INVESTMENTS CAN BE MORE VULNERABLE THAN DEVELOPED MARKETS AND CARRY MORE RISK. A LONG TERM APPROACH TO INVESTING IN THESE MARKETS IS ADVISED.

Martin Currie Unit Trusts Ltd, Solihull Court, 20 Colde Terrace, Edinburgh EH1 2ES. Regulated by IMRO and the Personal Investment Authority.

£100,000 Life Cover for as little as 30p a day

If you have regular bills to pay and a family to support it's understandable if you've put the issue of life cover to the back of your mind. After all, cover can be costly, and you need money to hand.

But what if someone were able to offer you the level and quality of cover that really makes a difference, for a daily cost that can be little more than the price of a postage stamp?

Then you'd have peace of mind you could afford right away.

With Term Assurance from General Accident, you can do just that. Because, for a fixed payment of only £9.10 a month (the equivalent of just 30p a day*) a General Accident Term Assurance policy can provide you with

£100,000 worth of cover for ten years. Which means you can

get on with your life knowing that, if the worst were to happen, the people you care for could get on with theirs.

So don't delay any longer. Give your loved ones peace of mind by calling General Accident now, or by completing the attached coupon. We'll work out a personal illustration just for you AND send you a stylish pen and pencil set, absolutely FREE and without obligation. If you become a policyholder you will be entitled to choose a further free gift - a Black and Decker Cordless Screwdriver, a Custom Monaco Roll Bag or a Casio Travel Clock Radio.

We reserve the right to offer alternative gifts. The offer applies if you are aged between 20 and 55 inclusive. *This is based on a healthy male non-smoker, aged 30 next birthday. The cost of cover will depend on age, sex and smoking status. Full written details are available on request. Any financial advice given will relate only to General Accident Life's products. General Accident Life is regulated by the Personal Investment Authority. General Accident Life Assurance Limited, 2 Rougier Street, York YO1 1HR.



General Accident

CALL FREE. LINES OPEN 24 HOURS

0500 100 200

Send to: Term Assurance, General Accident, FREEPOST NEA 2070/1, Worktop S80 1BR

Mr/Ms/Miss/Ms Forename(s)

Surname

Address

Postcode

Telephone No (Day)

(Evening)

Date of Birth / /

Smoker ☐ Non-Smoker ☐

(Note: A non-smoker is a person who has not used any tobacco products in the last 12 months)

These details are required if you want a personalised illustration. Please make your name and address clearly legible. We will usually tell you by post or phone about other products or services offered by our sister and associated GA Group companies. Tick the box ☐ if you would prefer not to receive this information. For your security, your call with General Accident may be recorded and may be monitored. Registered in England No. 226742. General Accident Life Assurance Limited, 2 Rougier Street, York YO1 1HR.

LIMITED OFFER
4.5% (5.6% A
MORTGAGE RATE FI
NOVEMBER 19

WOOLWICH
DIRECT

Caroline Merrell and Clare Stewart on latest attempts to prevent carpetbaggers from taking control

Nationwide welcomes small investors back into the fold

NATIONWIDE, the largest building society, reopened its doors to small savers this week by dropping the minimum opening balance from £5,000 to £1. Nationwide is now offering a rate of 6.7 per cent on balances of £1 on its instant access savings account. However, if new savers want to join the society they will now have to promise to give any windfall they may receive from a conversion or takeover to a charity.

Brian Davis, chief executive, claims that this will ensure that everyone, regardless of how much they invest, has access to the best savings rates. However, some observers believe that in doing this Mr Davis reduces the risk of the society being forced to convert by carpetbaggers. Earlier this year, Nationwide defeated an attempt by Michael Hardern, a freelance Butler, and other members in favour of conversion to win places on the board. The vote was three to one against. The initiative to keep out carpetbaggers should ensure that another attempt is not successful. A second challenge to the society is being

mounted by Andrew Muir, a financial recruitment consultant from Slough. He wants a place on the board of Nationwide to force it to give more of its profits back to members.

Nationwide's bonus account pays 7.2 per cent gross, while its InvestDirect pays 6.7 per cent, one of the highest rates on the high street.

Higher rates definitely prove to be a draw for savers. So much so, that some of the new supermarket banks are finding it difficult to deal with demand. Sainsbury and Tesco both report strong interest from customers. Sainsbury says that 12,000 customers a week are signing up to its range of services, spanning telephone banking and mortgages.

Arguably, these services have been too successful, leading to some problems for the supermarkets and their financial partners. One Times reader

for example, reports difficulty in opening a deposit account at his local Sainsbury's store, with the supermarket rather keener to lend than to add further to its healthy cash pile.

Tesco launched its instant account offering an interest rate of 6.5 per cent on September 29, and Derek Sach, chief executive of Tesco Personal Finance, said: "There has been a huge response," but he adds, "processing applications has been slower than we would ideally like".

One would-be Tesco bank customer says that he was told that it could take seven weeks to process applications because of the heavy demand. Arthur Harada, of Chester, sent two substantial cheques with his completed application form to open a Tesco instant access account.

Mr Harada was unhappy that nearly three weeks later he was still

waiting for his account card, although it had been sent out by Tesco. He did receive a letter of apology from Tesco, however, with a £10 voucher enclosed.

Tesco said that information given to Mr Harada over the likely delay in dealing with his forms was incorrect. It also pointed out that he would not lose out because of the delays, because his money had been earning interest as soon as it was received, not just when the account was in use.

Correctly completed applications sent in before October 3 should have been processed and account cards issued by October 24, says Mr Sach. Subsequent applications should take two to three weeks to process, he added.

Tesco is planning to roll out in-store banks and expects to open nine before Christmas. This should mean that customer applications are dealt with more speedily.

Sainsbury says that it expects to deal with credit card and account inquiries within ten days.



TONY WHITE



Michael Hardern made a failed attempt to force Nationwide to convert



Andrew Muir wants the society to give more of its profits to members



City gent Richard Branson continues his moves on the financial services industry

Virgin's new account is ready for take-off

THE £10 million joint venture between Virgin Direct and Royal Bank of Scotland may sound appealing, with its combination of borrowings and savings under one roof and a high rate of interest.

However, according to independent financial advisers, it should only be used by individuals who are financially aware and who can be self-disciplined about their borrowing.

This is because customers are given a credit facility, based on three times their earnings. Part of this debt must be a mortgage of at least £50,000, but borrowings for personal loans or other uses can be added.

Philip Cartwright, an adviser with London & Country Mortgages, said: "There are much better mortgage rates available from mutual societies. Virgin is charging 8.2 per cent as a standard variable rate, while National Counties is charging 7.9 per cent and Nationwide is charging 8.1 per cent. Over a year this could add up to hundreds of pounds' difference in payments."

He also questioned whether there were restrictions on

reducing the debt, since in theory a customer could take a mortgage with Virgin One, pay it off immediately, and then enjoy a rate of 5 per cent on an instant access account.

Virgin says it is looking for customers who earn at least £16,000 a year and who need to take on at least £50,000 of mortgage debt. However, the real target is likely to be people with high incomes, and high outgoings who do not pay off debts every month.

There is an incentive for customers to keep high balances in their account, since the debt will be charged at 8.2 per cent and any salary payments will be credited to that debt on a daily basis.

Virgin Direct already sells personal pensions, personal equity plans (Peps) and life insurance. Tony Wood, Virgin Direct's marketing director, admitted that the new account would not suit everyone and would "polarise opinions".

However, other banks were quick to pour scorn on the product. Gordon Rankin, head of personal banking at Barclays, said:

"A telephone-only product tied to a mortgage is going to have a limited appeal. People who are not disciplined about debt may get into serious financial difficulty. Other banks offer similar flexible mortgages but these have not sold well. We do not see this as a serious threat to our current account business."

Under the terms of Virgin One, customers must agree to use their home as security, and agree to repay everything by retirement.

Instead of having their saving, borrowing and other financial commitments spread among several companies, the new account means people "have it all with a single company which they can trust", Mr Wood said. The account will be available to Virgin Direct's 200,000 customers from November 1, and to the public next year.

Sainsbury, which already has a flexible mortgage, said it was charging a variable rate of 7.9 per cent but did not require customers to have all their accounts with the supermarket.

MARIANNE CURPHEY

Paying for Care?

Nursing Home or Residential Care Fees

Do you...

- Worry about meeting the cost of care and running out of money?
- Understand the 'care system' and what the state must provide?
- Know what important legal matters you should attend to?
- Wish to leave some money for your children?
- Need help coping with your affairs while receiving care?

The NHFA Solution A FREE specialist financial advisory service aiming to enable elderly people meet increasing care costs whilst as far as possible preserving their original capital, independence, dignity and freedom of choice. Advice includes:

- A personal report on the financial options for meeting immediate care costs or planning for the future
- Advice on entitlement to Local Authority support and DSS benefits*
- Guidance on important legal matters you should consider*
- Aiming to preserve your capital enabling you to leave an inheritance
- Free NHFA advisory services throughout your period of care
- Contact with your local NHFA adviser



NHFA Care Advice Line
FREEPHONE
0800 99 88 33

Can the NHFA help you?

Return to: NHFA FREEPOST, Old Bank House, 95 London Road, Headington, Oxford, OX3 9AE



Please send me more information and a copy of the FREE NHFA Long Term Care Guide

- ☐ I need to meet immediate care costs
☐ I am interested in planning for future independence

Name.....

Address.....

Postcode.....

Telephone (day)..... (Evening).....

NHFA
The Nursing Home Fees Agency is a division of SB Tyler Clark regulated for investment business by the Financial Investment Authority. Reg no 5843. SIB no 125833.

* The FIA does not regulate the services involved with an adviser

Is this the IDEAL pension?

Looking for a personal pension plan that offers all the essential benefits and assurances? You're looking at it now.

- Index-tracking for growth at low cost
- Fully portable from job to job
- Low charges and no hidden extras
- Freedom to vary payments
- Stop and start payments to suit your circumstances*
- Payment protection option*

And you can start your pension plan from just £50 a month. Call us without obligation on 0500 65 65 65.

Legal & General
TRUST US TO DELIVER

Please send me a personal illustration and information pack on the Legal & General Personal Pension Plan. B10/DL16

Title: (Mr/Ms/Miss/Other)..... Forename:.....

Surname:.....

Address:.....

Postcode:.....

Are you: Self-employed ☐ I plan to retire at:..... (50 to 75)

Employed ☐ Unemployed ☐ Date of birth: / /

I am/am not* currently in an employer's pension scheme. Initial contribution (Gross):

*delete as appropriate £..... per month (min. £50)

£..... per annum (min. £500)

Income: £..... p.a. £..... single (min. £2,000)

Please post to Legal & General Pension Plan, FREEPOST (SW1900), Cardiff CF1 1TW. For further information on our products: <http://www.legal-and-general.co.uk>

Take the first steps to starting your pension now

0500 65 65 65
8am - 8pm weekdays, 9am - 5pm weekends
Call now, quoting reference B10/DL16 or talk to your financial adviser

Subject to Legal & General's approval. Withdrawal of contributions: The value of units may go down as well as up. Now and then, we may tell you about our other products or services offered by the Legal & General Group of companies that we believe may be of interest to you. If you would prefer not to receive this carefully selected information, please contact us. Legal & General Direct Limited is a representative only of the Legal & General marketing group, members of which are regulated by the Financial Investment Authority and (FIA) for the purposes of recommending, advising on and selling life assurance and investment products bearing Legal & General's name. Terms and conditions available on request. Legal & General Direct Limited. Registered in England No. 2702080. Registered Office: Temple Court, 11 Queen Victoria Street, London EC4N 4TF.

Paying the legacy of

Living in your retirement?



CHECKLIST

UNDERTAKING a financial health check on your endowment should not be a problem, the life offices claim. All that should be necessary is to write a letter to the insurer, who will supply a projection of how much the endowment might be worth on maturity and whether this will be enough to repay the mortgage. What is more, nearly all life companies carry out automatic internal reviews to test if endowments are on track to repay the mortgage.

Most of the UK's six million to seven million endowment holders will obtain projections showing that their investment is still on course to meet the mortgage repayment. This is because the average with-profits endowment has grown at 9.4 per cent annually since 1981, according to figures from Money Marketing.

However, some endowment holders could nonetheless be in for a nasty surprise. Lauto, the regulator from 1988 until 1993, ordered companies to give invest-

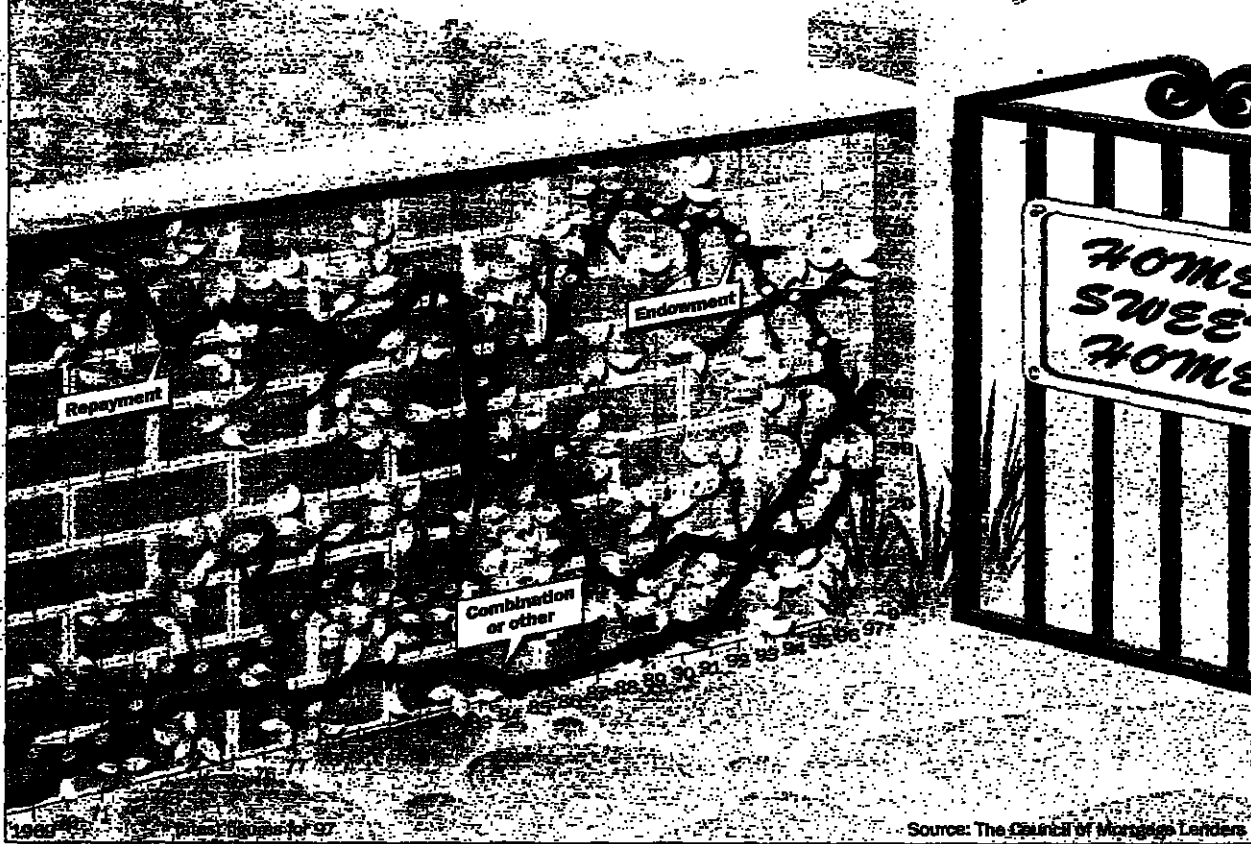
ment projections to customers at 7 per cent and 10.5 per cent. However, companies were also able to set their own "default" rates at which they believed the endowment could grow. Standard Life in the 1980s set a default of 8.5 per cent, while other companies went as high as 9.5 per cent. Furthermore, an independent agent was free to set an even higher default rate.

After 1994 the life offices were forced to project at only 5 per cent, 7.5 per cent and 10 per cent. A housebuyer who took out an endowment on a 10.5 per cent projection will find that a 5 per cent or 7.5 per cent projection will almost certainly suggest hefty increases in premiums.

A Scottish Widows spokesman said: "We are comfortable that policies set up on an assumption of 7.5 per cent growth will meet their target."

Endowment holders should bear in mind that average returns on endowments have been on a declining path for many years.

THE RISE AND FALL OF THE ENDOWMENT MORTGAGE



Source: The Council of Mortgage Lenders

TAKE ACTION

IF YOUR endowment provider writes to you with a warning that your policy is not on track to meet the mortgage repayment, what should you do?

Here Weekend Money offers a few pointers on what action can be taken in these circumstances.

■ **Don't panic**
It could prove foolhardy to surrender (cash in) the endowment to find an alternative. Because of the way that life insurance companies stack charges on the early years to recover their selling costs, cashing in an endowment in the early years should only be done in extreme circumstances.

Patrick Bunton, London & Country mortgage manager, says: "Every time there is an endowment scare, a fair number of people will cancel their policies. That's just as much to your detriment as the policy underperforming."

■ **Convert shortfall**
The shortfall identified by the insurer can be converted

into a repayment loan. Robert Guy, technical director at John Charcol, said that this makes sense for endowment holders who are sure they will remain with the same lender and stay in their property.

■ **Other savings**
You can put additional money aside to be invested in another savings vehicle, such as a personal equity plan (PEP), to make up the shortfall.

■ **Increase premiums**
An alternative course of action would be actually to pay the increased premiums recommended by the insurance company.

However, Mr Bunton said: "If I had an endowment provider writing to me asking for extra premiums I would think 'hold on, this product hasn't achieved what I was told it would and they're now asking me to pay in more'. I would tell them to get stuffed, and find an alternative."

PATRICK COLLINSON

Paying the price for a legacy of the 1980s

Patrick Collinson has advice for endowment policyholders

The news that Eagle Star is paying millions of pounds to prop up the performance of 30,000 failing mortgage endowments has sent shivers down the spines of millions of 1980s homebuyers.

Eagle Star is not the first to run into problems with its endowment policies, which were sold on the promise of accumulating sufficient funds to pay off the mortgage when it comes due in 20 or 25 years' time. The giants of the life assurance industry admit they have recommended that at least some of their clients start paying more into their policies or face the trauma of having to come up with thousands of pounds on the day the mortgage comes due. In the case of Pearl Assurance, a review last year of 30,000 house purchase policies found that about one in ten should start paying more.

Were you sold a dud? And if so, what are your options now? Three things can go wrong with an endowment. Either the charges were too high, the assumed growth rate was too high or the actual performance was poor.

Eagle Star policyholders were victims of high charges. The company gave customers projections based on standard figures from Lauto, then the regulator, even though its actual charges were much higher. In some cases the charges have eaten into premiums so much that Eagle Star is adding an extra £70 for every £100 paid by the customer to make up for the shortfall. The second category is the failure of assumed growth

rates to live up to expectations. Most homebuyers in the 1980s boom simply wanted to get a foot on the property market ladder, and paid little attention to the insurance salesman's graphs of "Lauto-approved anticipated growth projections".

These allowed salesmen of any insurance company to produce graphs showing the endowment growing by up to 10.5 per cent per year, producing a pile of cash that would easily outstrip the value of the mortgage. In a financial sleight of hand (helped, it must be said, by many customers) the higher the potential growth rate agreed,

the lower the premiums paid by the customer. The failure of extravagant projected growth rates to match reality is behind the majority of letters to customers recommending an increase in premium payments. The third category is failure of actual performance to date. Here the picture is less clear. The majority of endowments sold in the early and mid-1980s were of the with-profits type, which, because they were priced on the basis of only 80

per cent of existing bonus (or investment performance) levels, have had a wide safety margin for underperformance. Unit-linked endowments, which became popular in the late 1980s and early 1990s, do not enjoy this safety buffer, but because they are typically reviewed only after ten years, it is still too early to say if there are problems.

Standard Life sold 1.5 million conventional with-profits endowments until 1991, and says only 1,000 customers have had to raise premiums. On its 150,000 unit-linked endowments, mostly sold after 1991, only 2,000 to 3,000 have even come up for review.

Guardian Financial Services sold thousands of with-profits endowments via its link with Nationwide Building Society in the late 1980s. Its subsequent investment performance was bottom of the rankings produced by Money Marketing between 1991 and 1994, after which Guardian stopped supplying figures. A Nationwide spokesman said: "We are examining the situation and a lot of reviews are due to be done. If there is a necessity for top-ups, we will contact with our customers."

The building society-life office link-ups of the 1980s were the crucial factor in the phenomenal surge of endowment sales. Life offices paid huge commissions on the sale of an endowment which more often than not were recouped when the customer surrendered the endowment early and found that the payout was much less than the premiums paid in.

Typical commission paid to a financial adviser was around two thirds of all the first year's premiums, but for

building societies the rewards were even juicier, with some receiving double even what an independent agent was earning. That translates into a commission of up to £1,500 per mortgage case. Recommending a repayment mortgage instead earned the broker nothing.

At the beginning of the 1980s endowments were relatively unknown, with only one in five housebuyers using them to pay their mortgages. But by 1988, after many of the top societies had linked up with life offices, four out of five housebuyers were being persuaded to buy an endowment.

An Office of Fair Trading report in 1995 blew the whistle on certain endowment practices, but by then the endowment was already in decline as mis-selling reports emerged. Now only 30 per cent to 35 per cent of mortgages are backed by endowments, and the figure is still falling. Leading mortgage brokers John Charcol and London & Country both say they recommend endowments in only about 10 per cent to 15 per cent of cases.

Many life offices are still robustly defending, and selling, endowments. Scottish Provident, for example, says that of 10,000 of its endowment policies that have matured over the past three years, not a single one has failed to repay the mortgage it was assigned to. Standard Life has also led the way in markedly improving early surrender values.

However, other industry spokesmen are contrite. A spokeswoman for the Association of British Insurers said: "Hopefully everyone will have learnt the lessons of the 1980s and things are more accurate now." Peter Timberlake, mortgage manager at Legal & General, added: "The media has caused a considerable loss of confidence in endowments. People are much more willing to question the advice given by financial advisers, and the market is probably in the right proportions now. But the unit-linked endowment has had its day."

Now you can PEP across the Channel for less

THE MERCURY EUROPEAN GROWTH PEP

Low inflation, low interest rates, strengthening economies and a massive privatisation programme are making continental European stockmarkets

discount worth up to £120 on all 1997/8 PEP investments over £1,000.

For more information contact your financial adviser, call Mercury free, or return the coupon.

0800 882 884

To: Brochure Requests, Mercury Investment Services Ltd, FREEPOST NE4830, London EC4B 4DD. Please send me details of the Mercury European Growth PEP. Ref: TMBC 43/97

Surname _____

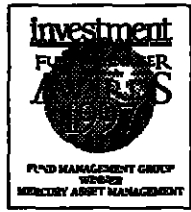
First Name _____ Title _____

Address _____

Postcode _____

MERCURY
ASSET MANAGEMENT

Mercury's European fund management team has a superb track record. For example, had you been able to PEP our European Growth Fund at launch in 1983, your £6,000 would now be worth £52,625 tax-free, an average annual return of over 17.1%.* To make our European Growth PEP even more attractive, we're offering a



*Source: Micropal. Performance figures based on selling price to 1.9.97 with gross income reinvested. 5 year performance: £16,478, an average annual return of 20.9%. ■ 2% discount on the buying price of units in the Fund on investments of £1,000 or more in the Mercury 1987/8 PEP. ■ The Mercury European Growth PEP is managed by Mercury Asset Management plc, which is regulated by IMFO. It invests in the Mercury European Growth Fund, a unit trust managed by Mercury Fund Managers Ltd (regulated by IMFO and the Personal Investment Authority), which is the unit trust management arm of Mercury Asset Management plc and a member of the Mercury Marketing Group. ■ This advertisement is issued by Mercury Investment Services Ltd, 33 King William Street, London EC4R 9AS, which is regulated by the Personal Investment Authority and represents only the Mercury Marketing Group and its packaged products which include unit trusts, PEPs and pensions. ■ Remember that the value of investments and the income from them may fall as well as rise and you may not get back the amount you invest. ■ Past performance is not necessarily a guide to the future. ■ Changes in exchange rates may cause the value of investments to fluctuate. ■ The tax treatment of PEPs will be changed by future legislation. ■ For your protection, telephone calls are usually recorded.

CASHING IN YOUR ENDOWMENT?

IT'S EASY TO GET MORE

We regularly pay up to 30% MORE* than the surrender value for with profits endowment and whole life policies.

Life Company Offered £18,311

Policy Portfolio Price £21,100

Don't lose out - contact Policy Portfolio Pte today.

Regulated by the Personal Investment Authority

TEL: 0181 343 4567

Lines Open 24 Hours - 7 Days a week

Godd House, Arcadia Avenue, London N3 2JU

POLICY PORTFOLIO

0181 343 4567

Lines Open 24 Hours - 7 Days a week

Godd House, Arcadia Avenue, London N3 2JU

PENSIONS MADE SIMPLE

24 hours a day..... 7 days a week..... Now you can pick up the phone and get pensions information or advice and even set up a plan, quickly and without fuss.

0345 6789 10

or talk to your Independent Financial Adviser

SCOTTISH WIDOWS

For your protection, your calls to Scottish Widows may be recorded. Information or advice will only be provided on Scottish Widows products. Issued by Scottish Widows' Fund and Life Assurance Society, a mutual company. Regulated by the Personal Investment Authority.

60 DAY ACCOUNT

8.00% GROSS

A capital rate for a wiser saver.

MINIMUM BALANCE	GROSS INTEREST per Month (on initial balance)
£250,000	8.00%
£100,000	7.85%
£25,000	7.75%
£10,000	7.60%
£5,000	7.10%

The Capital Wise 60 Day Account can be opened with as little as £5,000 and, as well as offering one of the best rates around, there's also an extra 1% bonus on top of your interest every year.

The account is operated by first class post - you'll receive an account pack making it easy and convenient to run - and our same day service is second to none.

Capital Wise is committed to providing a high quality, professional service. And, located on the Isle of Man, we can offer all the advantages of gross interest with no deductions for tax.

So if you're looking for a wise investment with security, a good rate and excellent service call Capital Wise, for an information pack.

CAPITAL WISE™

CALL FREE NOW

0800 212127

Subject to no more than two withdrawals per year. *8.00% gross variable annual interest rate for investments of £250,000 and over - including 1% special bonus for no more than 2 withdrawals per year. An equivalent rate of 7.10% gross p.a. applies to £5,000 minimum. Withdrawals subject to 50 days' notice or 60 days' interest penalty. It is the depositor's responsibility to deduct the interest earned to the appropriate tax authority. Capital Wise is a trade name of Britannia International which is a wholly owned subsidiary of Britannia Building Society and is regulated with the Isle of Man Financial Supervision Commission for Banking Business. Registered Office: Britannia House, Victoria Street, Douglas, Isle of Man IM99 1SD. Registered Company No. 50583. Deposits made with an Isle of Man office of Britannia International are covered by the Isle of Man Depositors' Compensation Scheme. Deposits made with the Isle of Man Banking Business Commission of Depositors' Regulations 1991. Under UK banking legislation, deposits made with the offices of Britannia International in the Isle of Man are not covered by the Deposit Protection Scheme under the UK Banking Act 1987. However Britannia Building Society has given a legal undertaking to discharge the liabilities of Britannia International Limited in so far as the latter is unable to discharge them and remains a subsidiary of the company.

TDMS 18/10/97

Please post to: Capital Wise, PO Box 223, Douglas, Isle of Man, IM99 1RT, or fax on: 01624 681195.

Mr/Mrs/Miss/Ms _____ Forename _____

Surname _____ Address _____

Postcode _____ Tel _____ Fax _____

It is confirmed that the information given above may be used by Capital Wise to keep myself informed of new products and other developments from Britannia International or Britannia Building Society and/or its subsidiary companies, and for market research purposes. If you do not wish to be kept informed please tick this box. ☐



SNT, by and large, has delivered on the promises it made to investors in 1987 and with SNTII is aiming for a less ambitious portfolio yield

Enter the son of SNT

Gavin Lumsden on Gartmore's sequel to its longstanding Scottish National Trust

The complex world of split capital investment trusts is set for a welcome dose of simplification with an announcement this week by Gartmore Investment Management.

Gartmore is launching a successor fund to Scottish National Trust, a mammoth £550 million trust which it manages and which is due to wind up next September.

Split capital trusts originated in the 1960s, when fund managers attempted to achieve the laudable goal of pleasing all investors at once. The first splits issued two kinds of shares: capital shares for investors seeking capital growth and income shares for people seeking income.

This was a successful innovation initially because, depending on which share they held, investors could get twice as much growth or income as they would from a conventional share. Capital shares, for instance, got all the growth that would have gone to the income shares, while income shares got all the dividends that would have gone to the



capital shareholders. Split caps generally have a fixed life-span of seven to ten years. One of the reasons SNT is so big is that it has been around much longer. The trust started life conventionally with just one class of share in 1924. Threatened with takeover ten years ago, Gartmore successfully defended the trust by creating a dizzying array of share classes. Whereas other split caps will often have two or more share types - capital shares, zero dividend shares, income shares, stepped preference shares - Gartmore gave SNT cumulative preference shares, debentures and warrants as well.

Creating a fund with seven share classes was unprecedented and has not been repeated since. Although SNT has by and large delivered the returns it promised investors in 1987, Gartmore has found the trust extremely difficult to manage. Like many splits, SNT has found that satisfying the dividend requirements of income

investors often harms the prospects for capital share holders.

This week Gartmore went back to basics when it outlined the Second Scottish National Trust (SNTII). With a launch date set for December, SNTII will have just zero dividend shares and ordinary income shares. Diane Wilde, SNT's fund manager, is also aiming for a lower portfolio yield on the new trust, which will enable her to pick from a broader range of stocks.

Zero dividend shares are aimed at investors seeking capital growth. They will be issued at 100p and are designed to grow to 168.39p when SNTII winds up on October 31, 2004, equivalent to a gross redemption yield of 7.85 per cent.

The ordinary income shares are designed to provide a high income yield, starting off at 10.5 per cent gross, and to return investors' capital in seven years.

Gartmore is offering a sweetener to all SNT shareholders to convince them to roll over into SNTII rather than stay where they are until the trust liquidates in 11 months' time. Holders of 1,000 SNT income shares are being offered 1,035 ordinary income

shares to roll over. At current prices this represents an upgrade from a share at 98.25p to one worth 100.35p. Zero holders will get 3,050 shares for every 1,000 zeros in SNT, equivalent to a penny uplift on the 304p price on October 6.

The situation for other SNT investors is more complicated. Because their shares will not exist in the new fund, holders of 1,000 SNT preference shares will get a combination of 980 ordinary income and 730 zero dividend shares. However, this is equivalent to investors getting 171p for 166.75p of assets.

However, SNT capital shareholders have probably the most interesting proposition. They are being offered zeros in SNTII equivalent to 98 per cent of the formula asset value of their SNT capital shares.

This reduction reflects the fact that a riskier investment is being replaced by a more conservative one. Zeros get a predetermined level of capital growth and are ahead of the queue when the trust winds up in 2004. Capital shares get any growth left over.

Gartmore admits the offer is skewed to the income and zero dividend shareholders and

consequently is expecting only £200 million of SNT shares to roll over. Faced with the prospect of losing £350 million of funds and £750,000 of annual fees at a stroke, Gartmore has taken the drastic step of nearly doubling the annual management fee from 0.35 per cent to 0.6 per cent.

Charlie Ricketts, marketing head at Gartmore, defended the move: "Keeping the same fee structure would have lost us a tremendous amount of money. Raising the fee to 0.6 per cent is in line with the industry, which is trending towards 1 per cent. Even this figure is lower than the 1.5 per cent charged by many unit trusts."

Despite the impact of the move investors may want to give Gartmore the benefit of the doubt. The company seems to have learnt from the mistakes of the past and on top of the simplified structure is aiming for a less ambitious portfolio yield.

Whereas SNT had to deliver a yield 50 per cent above the FTSE All-share to satisfy its various shareholders, SNTII is aiming at the 20-45 per cent yield range. As a starting point SNTII will lower the yield target to 38 per cent. This will widen the fund manager's range of stocks to the large and medium-sized companies in the FTSE 350 index.

There will be an EGM for SNT shareholders on November 17 to vote on the proposals.

The fall and rise of markets

Time heals all wounds, they say. It is now nearly ten years since October 19, 1987, aka "Black Monday", when the FTSE 100 fell more than 700 points in a single day and continued to plummet over the ensuing weeks. For many private and professional investors inspired by the Thatcher years it seemed like the end of the world. Yet, according to Templeton Investment Management, we can now see the crash as a minor blip in the relentless upward rise in equities (see chart).

Templeton has taken the MSCI World Index, the benchmark for measuring world stock markets since it was devised in 1970, and extended it back to 1954 to study the effect of bull (upwards) and bear (downwards) markets. On this scale the 1987 crash appears almost benign.

Sandy Nairn, author of the study, said: "In world terms the 1987 crash lasted just three months and recorded a fall of 28.4 per cent, compared, for example, with the 18-month bear market which stretched between April 1973 and September 1974 and recorded a fall of 47.4 per cent."

Black Monday also pales next to the decline in equities during 1979-82 when world stock markets reacted to the economic discipline imposed by the monetarist Reagan and Thatcher Governments and fell more than 25 per cent.

Dr Nairn's findings are also encouraging

for twitchy investors who fear that after seven years of strong stock market growth another "correction" is imminent. He shows that the average bear market lasts one year and falls by 26.4 per cent, compared with bull markets, which last four years on average and rise 103.1 per cent - nearly four times as much. This bears out an old investment rule that says the rate of ascent equals the rate of descent.

"This means that if you can ride out the short, and comparatively small, bear markets, the subsequent swings have always lasted longer and been comparatively much more rewarding," said Dr Nairn.

Staying invested while all around you flee is difficult, but it avoids the thorny issue of timing your exit and re-entry, he says. Far too many investors get this wrong and lose out by buying at the peaks and selling in the troughs.

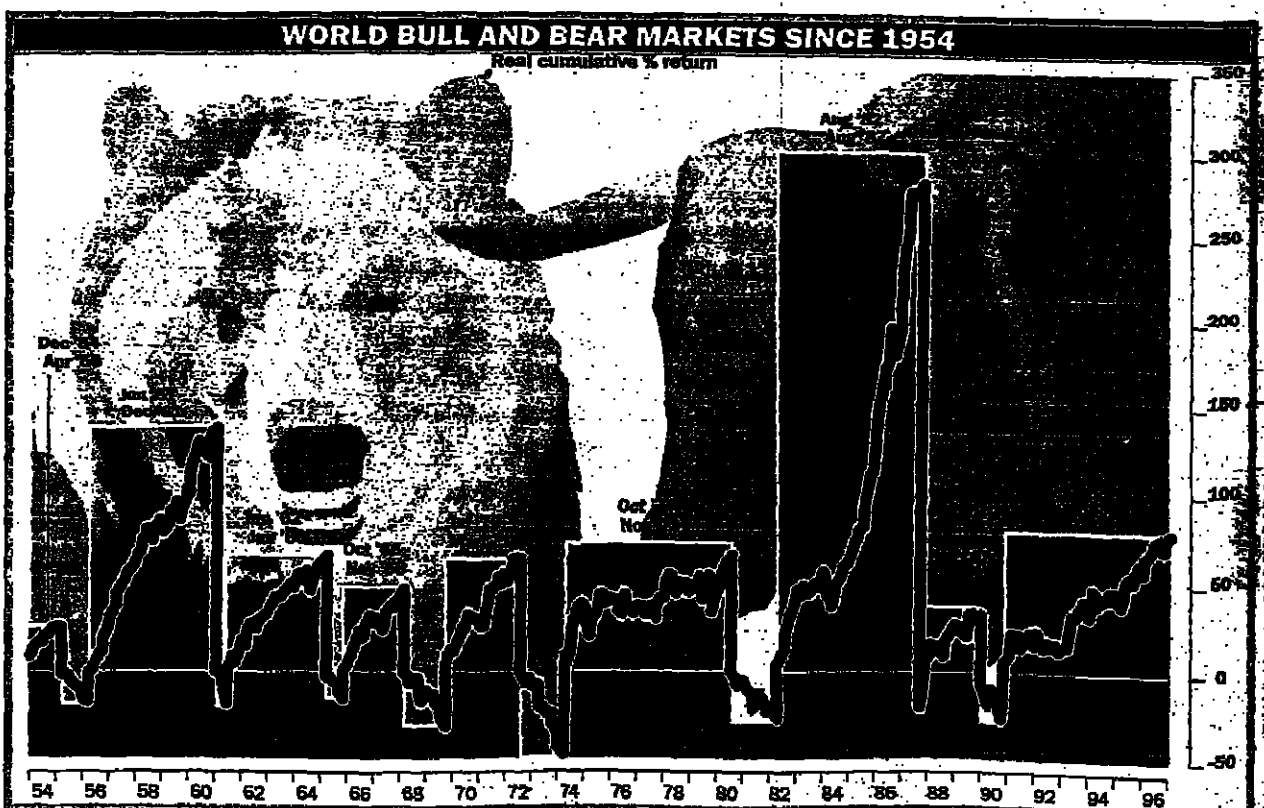
Dr Nairn is cautious about isolating reasons for movements in markets or predicting when they might change direction. "Causality is difficult to pin down," he says. "Did the oil price rise in the early 1970s cause the slump then? Did the Bundesbank cause the 1987 crash when it put up interest rates and commented about the state of the market? It is hard to say. All you can say is that they caused people to consider that equities were overvalued." When that

realisation might strike again he is loath to say.

Not everyone agrees with this point of view. Fred Stafford, chairman of Investment Data Services, says that investors should seek to take profits when the time is right. If they cannot do it themselves they should pay a fund manager to do it for them. He believes that fund managers' obsession with benchmarks such as the FTSE 100 obscures the fact many of the stocks on the index are falling and that the apparent remorseless rise in the market is based on the "protected monopolies" of banks and utilities. He says that markets can fall much deeper and for much longer than is given credence.

"We are in a massive equity bubble, similar to the silver and gold bubbles of the early 1980s," he said. "The result of these 'spike' markets was a fall in gold from \$800 to under \$300. The silver fall was even more dramatic down from \$2195 to \$189. This is the way markets with spikes behave. Despite these falls being 17 years ago neither has yet recovered. The stock markets will be no different. The US market after the 1929 crash did not recover until 1954, 25 years later. Contrary to what you may be told, stock markets do not always go up in the end."

GAVIN LUMSDEN



EASY TO TRANSFER EXISTING PEPS

ROUMP SUM INVESTMENTS FROM £1,000

REGULAR SAVINGS FROM £50 A MONTH

ONLY 0.3% ANNUAL MANAGEMENT CHARGE

NO EXIT CHARGES

The Tracker PEP with hidden extras.

As you can see, the Rose Tracker PEP has more points in its favour than most. Not least, the fact that it offers one of the lowest annual management charges for a tracker PEP at just 0.3%.

It's the latest offer from Invest On-line, the direct investment arm of one of the UK's leading insurance companies, Royal & Sun Alliance.

Unlike some index trackers, the Rose Tracker PEP spreads your investment over the whole FTSE All-Share Index, not just the top 100 companies, so reducing the risks.

You can start investing from as little as £50 each month, or with a lump sum of £1000 or more. Even if you already have a PEP it is very easy to transfer your funds to the Rose Tracker.

For your investment guide, call free now on 0500 100 333 or clip the coupon below. Our friendly and knowledgeable staff will be happy to answer any questions you may have.

FOR MORE INFORMATION ABOUT THE ROSE TRACKER PEP CALL FREE ON

0500 100 333

OPEN 7 DAYS A WEEK 8AM-10PM



Invest On-line, FREEPOST 3479, Reading, Berkshire RG10 9ZZ.

Mr/Mrs/Miss/Ms _____ Forename _____ Surname _____

Address _____

Postcode _____ Telephone _____

I would like more information about: 1.Regular savings ☐ 2.Lump sum investment ☐ 3.Transferring my existing PEP ☐

John Givens with the latest in our series for the self-employed

Be prepared for an expensive beginning

Most people like the idea of being their own boss, but before you hand in your resignation and dream of making a million from your own business you should remember that going it alone comes at a cost.

It is not just forgoing a regular salary or having to dip into your own pocket to pay pension contributions that you have to consider. The initial set-up costs for your business will almost certainly be more than you think. Becoming self-employed will involve spending money on two types of expenses: obvious costs and hidden costs.

Obvious costs include things like getting stationary printed, buying desks and computers and having telephone lines installed. Hidden costs are just that: you don't expect them until they hit you in the face and you are left wondering why you did not think of them in the first place.

For example, when you sit down to work out exactly how much capital you will need to get started, will you remember to add the cost of occupier's liability insurance which covers you against any loss or injury claims made by people who have visited your business premises?

And what would happen if you or one of your key business colleagues was called up for jury service? It would almost certainly cost your business money, but by taking out an insurance policy giving an income while you were busy in the Crown Court, the loss could be compensated for.

According to Stephen Alambritis, spokesman for the Federation of Small Businesses, which represents 104,000 members, 300,000 of the 500,000 people who will become self-employed in 1997 will stop trading within three years, many because they did not accurately calculate the costs of starting and running a small business.

Mr Alambritis said: "People turning self-employed often dream of becoming a millionaire overnight and forget to put things down properly on paper. Although they tend to be cautious about their chances of getting customers, those new to self-employment are often too optimistic about the costs of setting up the business."

His advice to people setting up small businesses is to be as honest as possible about the costs. "It is pointless kidding yourself about how much it is going to cost to set up your business, so it is best to be realistic."

"Self-employment can be very satisfying, but it can also be very frustrating. Like a marriage it can start off with everything smelling of roses but end up in acrimony."

If you want to avoid making the mistake of underestimating your costs, Mr Alambritis advises shopping around the banks. He said: "On average, around 50 per cent of people becoming self-employed set up their business with the help of funding from the bank, which gives them a better chance of surviving because the bank

START-UP COSTS

will install a financial discipline which those not needing the bank's help might lack."

Most people remember to cater for the core initial costs, such as stationary, telephone installation, a fax machine, office furniture or any necessary tools or equipment, but many forget or do not realise that an array of other expenses are waiting around the corner ready to pounce.

Some of the common expenses that can pass newly self-employed people by when they are planning their business include the following:

HOME START

Working from home will be the cheapest way to accommodate your business. However, if you do and you have a mortgage you should let your lender know since they will probably require you to take out special insurances.

There are also complicated rules which might result in you having to pay capital gains tax on any equity you have in a house used for business purposes when you sell it.

The Inland Revenue allows the home-based self-employed to claim a percentage of their household utility bills — like gas, electricity and telephone — against tax as a justifiable business expense.

However, if you claim say 20 per cent of your bills against tax the Revenue will demand you pay capital gains tax on 20 per cent of any equity you have made during the time you were trading from home, if you sell the property. This can be offset against your annual capital gains tax allowance of £6,500 but because the tax liability is incurred in the year the property is sold, you are not allowed to carry forward unused CGT allowances from previous years.

RENTING

If you decide to rent an office or workshop, your start-up costs will almost certainly be more expensive than working from home.

The easiest way to hire premises is through serviced accommodation where you pay a monthly rent which is inclusive of all charges, such as heating and lighting, rates and central secretarial support. Your costs for serviced accommodation are more or less fixed, making it easier to budget.

However, you will probably be asked to pay a deposit on the premises, as well as the first month's rent, which means for an average weekly rental of say £100, that you would need to find £867 before getting the keys to your new business's door.

If you decide to lease premises the costs will escalate. For starters, you might be

asked to pay the first year's lease up-front, but even if you are not you will need to cover the cost of a solicitor to draw up the lease contract.

SOLICITORS

You can expect to pay about £500 for a solicitor to deal with an existing lease and double that if the leasehold agreement is brand new and the terms need negotiating. It will come as no surprise to know that these costs go up if your business is in London.

If you are not a sole trader you might also need to turn to a solicitor to put together a partnership or directors' agreement. These set out how the business will be run and the responsibilities of the partners or directors. For a straightforward agreement you will find your setting-up capital eroded by a further £500, more if the agreement is complex.

There are many other things a solicitor can help you with when setting up a business, such as contracts of employment, professional indemnity insurance and establishing a limited company. For these types of services expect to pay about £100 an hour for a solicitor and up to £150 for a partner in a legal firm.

EQUIPMENT

How much you spend on specialist equipment will depend on what sort of business you are setting up, but you'll almost certainly need a decent computer system, a fax machine and possibly a vehicle, with the choice to buy or lease.

Leasing, where you pay a monthly amount over an agreed term, is the cheapest option because you'll probably only be asked for three months' payments up front, whereas buying computer equipment or a car or van will mean a sizeable cash outlay at a time when life will seem expensive enough as it is.

However, for a newly self-employed person, arranging to lease a vehicle may prove difficult because most finance companies want to see a record of success in the business before risking their cash.

INSURANCES

There is a myriad of insurances you will need to take out, or might want to, when you start in business. You must have employer's liability insurance if you employ people and occupier's liability cover if

customers are visiting your company premises. Additionally, it would be foolish to scrap contents insurance, which would cover your business's belongings in the event of theft or damage, and protecting your income if you are unable to work because of illness or accident should also be a consideration.

You can do this in two ways: with permanent health insurance (PHI) which pays up to 60 per cent of your usual monthly profits until you can return to work, or with critical illness insurance which pays out a lump sum if you contract one of the conditions specified in the policy. Because losing time away from your business will cost money, you might also consider taking out private medical insurance.

If you have a company vehicle, motor insurance will add to your initial expenses as will professional indemnity insurance, which covers you if you are sued by a customer or supplier.

Finally, key man insurance will help if a vital member of staff dies or is unable to continue working.

And after writing cheques to make sure you have insurance to cover all eventualities there is still one further thing to remember — making sure your retirement is catered for through a decent pension.

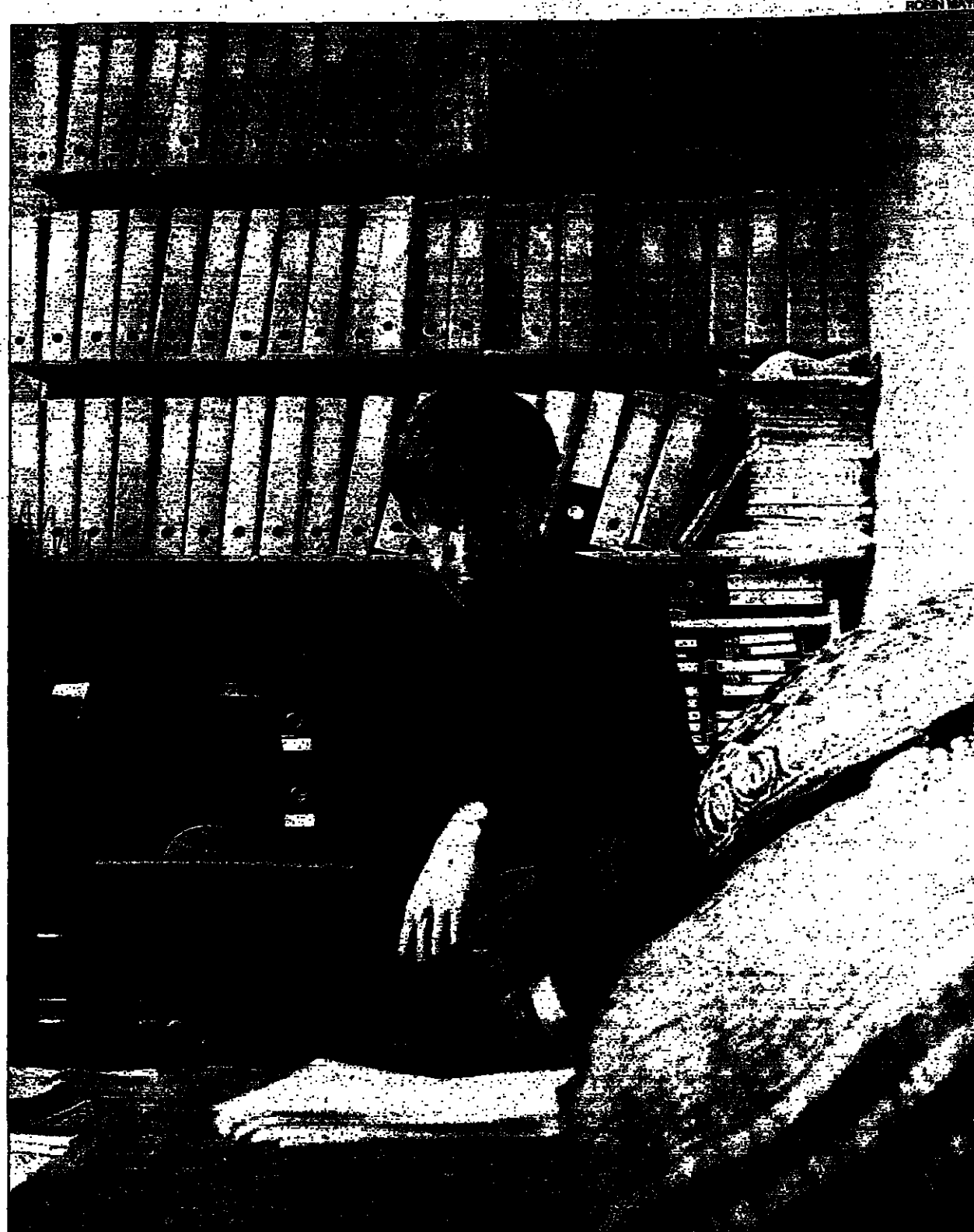
MARKETING

All businesses require some form of marketing. The most common is advertising, so make sure you know where you intend to advertise and find out how much it costs. Taking out an ad in the *Yellow Pages* is a necessary evil and, although it can be expensive, not being there will almost certainly mean you will lose out to your competitors.

If you are planning a company brochure or other product literature, speak to designers and printers about the likely costs and add them to your start-up expenses.

Mailshots are a reasonably cheap way of letting people know you are open for business, but even then the cost of stationery and postage adds up. Estimating 50p per letter to cover letterheads, paper, envelopes, printing and second-class postage will give you some idea of how much a mailing might cost.

The Federation of Small Businesses offers a free package of insurances and assistance to its members, offering 24-hour legal advice, legal representation and up to £100 a day cover for jury service. Membership costs between £90 and £200 a year. Tel: 0171 233 7900 or write to 2 Catherine Place, London, SW1E 6HF.



Matthew Branton leases a personal computer, which he has used to write his next book, due to be published next year

Writer's craft keeps costs low

Author Matthew Branton managed to keep his business set-up costs down to the bare minimum. After quitting his job with a London publisher in December 1995, all that the 28-year-old Kent-born writer needed to pen his first novel was his ageing word processor, but when it finally gave up on him he borrowed other machines until his manuscript was complete.

Matthew, of Crouch End, North London, eventually had his book — *The*

Love Parade — published by Penguin in May this year, after finding an agent willing to represent his work.

The advance fee and royalties from the book has meant that the former Sheffield Hallam University student has been able to lease a new £2,000 PC for £180 a month. Because he works from home he has very low overheads so he has been spared many of the set-up costs experienced by other self-employed workers.

He said: "It cost me very little to set up

although I did have to leave my job because I was finding it too much trying to work full-time and write a book at the same time."

Matthew, who hopes his next book, *The House of Whacks*, will be published in 1998, seemed destined to join the list of Penguin authors after having the Penguin logo tattooed on his arm while on holiday in Ibiza ten years ago.

JOHN GIVENS

A mortgage with totally different house rules



First, we keep our mortgage rate at least 0.5% below the average high street rate. That's currently 7.75%, APR 8.0% with no hidden catches.

Second, we'll give you a cheque book that gives you access to extra funds at the same low rate. You choose if, and when, you use it. And what for. School fees. Home improvements. New car...

And third, there's a whole range of repayment options to suit you - including a payment holiday.

Check it out for yourself. Just call 0800 783 2222, quoting EM1, or fill in the coupon.

To Scottish Widows Bank, FREEPOST EH2920, 16 Bernard St., Edinburgh EH6 6PP

Surname Mr/Mrs/Miss/Ms

First Name(s)

Address

Postcode

Telephone No. (Work/home)

We will never make your name and address available to other organisations. However, we will occasionally tell you about products and services which we believe will be of interest to you. If you would prefer not to receive this information, please tick this box ☐ EM1

Banking Services. Call on 0800 783 2222

SCOTTISH WIDOWS

Looking good for your money.

Cashing in your Endowment Policy?

More than money.

Market leading prices and services with a free 48 hour quote.
 South East: 0181 207 1666
 South West: 01753 8522
 Call today, lines always open.
 Double Office & Company Limited,
 Parkside, 100, Market, Essex CM9 4RN
 AP Regulated by the
 Financial Services Authority

Beale Dobie

BIGGER CASH PAYMENTS FOR ENDOWMENTS! CALL 0181 207 1666.

The UK's biggest buyer pays top prices for policies. Your policy must be at least 3 years old and satisfy our selection criteria.

FAX: 0181 207 4950

AP SECURITISED ENDOWMENT CONTRACTS PLC
 SEC House, 49 Theobald St., Borehamwood, Herts WD6 4RZ.

ENDOWMENT POLICIES WANTED

We Deliver Competitive Prices, Quick Results, and Quality Service



THE INSURANCE POLICY TRADING COMPANY LTD

22 CHURCH STREET : GODALMING : GU7 1EW
 01483 427575 : Fax 01483 418866
 Regulated by the Financial Services Authority

Low Cost Life Assurance

£100,000 Guaranteed Cover, 25 Year Term

MEN AGED 30 (NON SMOKER)

Eagle Star	£11.93
Scottish Widows	£12.45
Legal & General	£12.60
Virgin Direct	£14.47
Marks and Spencer	£15.65

WOMEN AGED 30 (NON SMOKER)

Eagle Star	£8.83
Virgin Direct	£9.18
Legal & General	£9.30
Scottish Widows	£10.00*
Marks and Spencer	£10.45

Age next Birthday. Sample monthly premium rates only.
 Source: Company's Illustration, 2/10/97.
 * £10.00 minimum premium gives cover of £103,896



EAGLE STAR

0800 77 66 66

Open 24 hours a day, 7 days a week

PENSIONS and LIFE ASSURANCE... DIRECTLY BY TELEPHONE

The plan must end before your 70th birthday. These figures are based on cover acceptable at ordinary rates. The plan is also available for ages 18 to 64 next birthday for various terms of cover. Full written details are available on request. For your protection, your call to Eagle Star may be recorded. Eagle Star Life Assurance Company Limited is regulated by the Financial Services Authority. Information or advice will only be provided on Eagle Star products.

مكتبة النعماني

[illegible]

Clare Stewart takes a look at the high-risk, high-reward alternative to the main stock market

Small fry aim for big returns

Later this month honours will be handed out for the AIM Company of the Year. Not quite the Oscars, perhaps, but a moment in the spotlight for companies traded on what is described as the junior stock market.

The Alternative Investment Market was set up in 1995 to provide a lower-cost opportunity for young companies to attract outside investment. Many of these companies may fit the profile of high-risk, high-reward investments and are therefore not for the stock market novice. However, for those who want to become more familiar with this market, Weekend Money answers some of the most common questions about AIM.

Q What exactly is the Alternative Investment Market?

A The market came into being to allow young companies that would not qualify for inclusion in the main stock market a lower-cost route into raising growth capital from investors other than venture capital sources. AIM is regulated by the London Stock Exchange, but to encourage investment in what it is hoped will be fast-growing companies the rules are less rigorous than those for the main market.

For example, companies do not have to have been trading for a minimum period, nor do they have to have a percentage of shares in public hands. AIM companies must publish a prospectus, have accounts conforming to UK, US or international accounting standards and have a nominated adviser and a broker.

Q How different is AIM to the main market?

A Many AIM companies are very small businesses and may be capitalised at just a few million pounds. To join the main market a company has to be capitalised at more than £700,000, have a three-year trading record and a minimum of 25 per cent of shares in public hands.

Q How big is the Alternative Investment Market?

A There are 293 companies, capitalised at around £5.5 billion. To put it into perspective, the main market is capitalised at £1,190 billion, with some 2,170 companies listed. Since it first began trading AIM companies have raised more than £1.4 billion of investment.

Q What sort of companies are listed?

A The range is diverse: from football clubs to

INVESTMENT A GUIDE FOR BEGINNERS

gold mines, from biotechnology to pub groups. The list includes a number of familiar names such as West Bromwich Albion, Chelsea Village, Whitbards of Chelsea — the chain of tea and coffee shops — and Mulberry Group, the fashion and furnishings group. There is also a large number of start-up and technology related companies.

Q Have companies moved up to the main market?

A Some 13 companies have moved from AIM to the Official List. These included TOAD, the car security company, Old English Pubs and Network Technology. Others have moved in the opposite direction. Billam, an engineering and leisure products company moved onto AIM in June, citing the less onerous regulations over acquisitions as its reason for moving.

Q How successful has the market been?

A In terms of the number of companies it has attracted and the amount of money they have raised, AIM has been very successful. AIM stocks also number among the top-performing stocks. Shares in Celtic, the football club, have soared from their issue price of £64 to a high this year of £50. Country Gardens, the garden centre group, has seen its share price jump 113 per cent over the past year to 240p.

However it has not been plain sailing for the market. A run of poor results, profit warnings from companies and the disappearance of groups such as Firecrest, Greenhills and Scottish Pride this year have tainted its image. Consequently a number of institutional investors have kept their distance and some brokers have pulled out of floating young companies on AIM, while the Stock Exchange has also tightened some of the rules.

Q Should private investors look at AIM?

A Given the high-risk nature of some AIM companies, ordinary investors might well ask what is in it for them. Investors may also have a problem if shares in a company are illiquid. This may occur where relatively few shares in a particular company are being traded, so investors may find it difficult to find a buyer if they want to sell. There are a number of tax

incentives available to investors, but only on certain qualifying AIM stocks.

Tax breaks include up to 20 per cent tax relief under the Enterprise Investment Scheme. This applies to new shares issued when an AIM company floats and includes investment up to £100,000. The shares have to be held for five years. It is also possible to roll over a capital gains liability by investing in a qualifying AIM company. Holdings in qualifying companies may also qualify for relief from inheritance tax.

Q How can investors find out about AIM firms?

A In addition to press coverage of AIM, potential investors should take care to look at all available information on the company, and be advised by a stockbroker familiar with AIM. To find out whether an AIM stock is a qualifying group for tax relief, contact the group's nominated adviser. For a copy of the AIM newsletter, call 0171-600 28700



On the up and up: Celtic's shares have soared from £64 to more than £500 since joining AIM

Have you missed the self-assessment deadline?

The Inland Revenue's key deadline of 30th September has now passed. This means if you're required to file a Tax Return under the new self-assessment regulations, you must calculate your own tax liability. For most people this is a daunting prospect, but don't panic — TaxCalc 1996-97 will do the hard work for you! Published by Which?, TaxCalc 1996-97 is a software package (including both CD ROM and disk versions) which will complete the new self-assessment tax return for you, helping you to avoid expensive mistakes and calculate exactly how much tax you should be paying. Simply enter your personal details on-screen and TaxCalc does the rest!

This money saving package shows how much the Inland Revenue may owe you, calculates the minimum you're obliged to pay and includes the new self-assessment tax return and accompanying schedule sheet.

• extensive help files

• comprehensive self-employment coverage

• a detailed tax summary

• how to claim a tax rebate

• up to 50 tax saving tips to help you make the most of your money.

You can print out your own Inland Revenue-approved self-assessment tax return, which you can submit to the Revenue in place of its own Return form. It really couldn't be easier!

TaxCalc 1996-97 costs just £29.99 (P&P are FREE). To order send your name and address and your payment (cheque made payable to Which? Ltd or your credit card number with expiry date).

To: Which?, PO Box 88, Dept TB17, Hertford SG14 1TB. Orders are normally despatched within 14 days of receipt. Full refund if not satisfied.

TaxCalc does not cover Partners and Partnerships or Foreign Income other than that from a UK employer i.e. income from foreign investments, pensions and gains on which overseas tax could be deducted. Please note, to run TaxCalc you need — IBM PC 486 and 100% compatibles, Windows 3.1, 95 and NT, VGA graphics and 8mb RAM.

BARGAIN INVESTMENTS IN EMERGING MARKETS

{ Where does Dr J Mark Mobius dig them up? }



THE QUEST FOR THE BEST VALUE INVESTMENTS TAKES TEMPLETON WHERE NO INVESTOR HAS VENTURED BEFORE. (IS THAT WHY TEMPLETON PERFORMANCE LEAVES OTHER FUNDS BEHIND?)

The Sunday Times described Templeton's Dr J Mark Mobius as 'The Indiana Jones of the investment world'. Mark spends 250 days each year visiting far-flung companies, searching for the best equity bargains in the fastest-growing economies.

Today, Templeton has the best track record of any emerging markets fund manager in the world. Says who? Says Micropal, the people who monitor fund performance all over the world.

Since launching the first stock market listed fund for emerging markets in 1987, Templeton has built up a \$14 billion emerging markets portfolio.

Emerging Markets can be riskier than other investments. But backed by a team of 27 analysts, Dr Mobius' dedication has paid off handsomely for Templeton investors. Average 5 year returns on Templeton emerging markets funds exceed 150%: equal to average annualised returns of 20%. (Sector average 14%.)

Issued by Templeton Investment Management Ltd. Regulated by IMRO and the Personal Investment Authority and a member of the Templeton Marketing Group. Past performance is not necessarily a guide to future returns. Values may fall as well as rise. Investors may not get back the full amount invested. Changes in exchange rates may cause values to fluctuate. © 30/6/97 Micropal Ltd. Tel: 0181 741 4100. <http://www.micropal.com>. © As at 30/6/97. TGSF is a Luxembourg registered fund. All or most of the protections provided by the UK regulatory system will not be available to TGSF investors. This is not an invitation or offer to apply for the purchase of securities. Investments may be made only on the basis of a current brochure and prospectus.

Recent uncertainty may have driven some investors out of emerging markets. But Templeton believe that 'the point of maximum pessimism' is when patient investors find real bargains.

Templeton offer two emerging markets funds in the UK: Templeton Emerging Markets Investment Trust and the off-shore Templeton Global Strategy Funds. (As well as a range of single country funds and fixed income funds.) And with regular savings plans from as little as £30 per month, almost anyone can afford to take advantage of these exciting opportunities.

Visit Templeton's web site at www.templeton.co.uk or call Templeton Client Services free, during office hours Monday to Friday on 0800 27 27 28.

Templeton

Part of the £130 billion Franklin Templeton Group

To Templeton Registration Office, Freeport RH27 2T, 17 Napier Square, Livingston, EH54 5BR.

Please send me a copy of Templeton's 'Memo on Emerging Markets'.

I am a Private Investor ☐ Institutional Investor ☐

Independent Financial Adviser/Stock Broker ☐

Name

Company (if required)

Address

Postcode

AGED 30?
WANT TO
RETIRE AT 55?
ONLY 300
PAY PACKETS
LEFT.

Frightening isn't it? But it needn't be if you start planning for your retirement with Abbey Life now. To begin with we'll send you our easy-to-use pension calculator. This shows you how to make the most of those remaining pay packets. For your free calculator and an information pack call us now. Or return the coupon.

0800 20 20 40

Return to Abbey Life, PO Box 61, FREEPOST NW5 907, London NW1 0YP
Reference: PENA195

Service: Initial: (Mr, Mrs, Miss, Ms, other)
Address:
Postcode: Date of Birth:

Contact Tel No:

Consent to contact by:

We may send you information about other products and services offered by Abbey Life Insurance Group. If you would prefer not to receive this, please tick this box.

Abbey Life Assurance Company Limited. Registered office: 60 Hatherly Road, Bournemouth, Dorset BH1 1AA. Registered in England No. 716000. Abbey Life Assurance Company Limited is regulated by the Financial Services Authority and is a member of the FSA.

Abbey Life PENSIONS

33/98/253

مركز الاستثمار

THE TIMES MONEY INFORMATION SERVICE

Money advice for worried tourists

According to research by Gallup, 90 per cent of British tourists worry about coping with their money abroad. Visa has produced a Money Guide for 1997 focusing on 12 of the top short and long-haul destinations for UK holidaymakers to help the worried majority to plan financially for an autumn or winter getaway. The guide includes practical advice on what holiday money you should take, plus bank and shop opening hours. The leaflet also offers some useful tips on financial etiquette in different countries, for example when tipping or haggling. For a free copy, call 0171-231 5432.

£600 million in cash will be shared among 1.1 million Scottish Amicable members after Prudential's completed acquisition of the mutual life company. Policyholders can expect to receive their cheques by the middle of next week. The minimum payment to eligible members is £250. In addition, Scottish Amicable policyholders will receive details of the bonus added to qualifying policies at October 1, 1997. Policyholders may be in line to receive further bonuses when their policies mature. A helpline has been set up to deal with queries relating to the cash and policy benefits. Call 0345 888555 9am-6pm, Monday to Friday.

The Inland Revenue has published three new leaflets in its *Personal Taxpayer Series*. *Income Tax and Relocation Packages* (IR134) explains how employees are taxed if they receive help to move house by their employer. The guide highlights which expenses and benefits may qualify for exemption, the rules for bridging loans and the tax situation if you move to or from the UK. If you are thinking of investing in a *Pep*, the *Inland Revenue's* leaflet on the subject (IR199) explains what they are and how they work. It reveals who is eligible for a *Pep*, the tax advantages, the number of shares you can have and when you can take money out. What to do about tax when someone dies (IR45) provides information about income tax, capital gains tax and inheritance tax. Included are sections on the responsibilities of personal representatives and trustees, and on the tax treatment of beneficiaries. Free from tax centres or by calling 0645 000404.

LIZANNE ROSE

GUARANTEED INCOME BONDS

ANNUAL INCOME			
Rates as at October 16, 1997			
Investment (£)	Company	Standard Rate (%)	
1 Year	1,000	Hambro Assured	5.00
	5,000	AIG Life	6.27
	10,000	GE Fin Assur	6.75
2 Years	1,000	Hambro Assured	6.10
	5,000	GE Fin Assur	6.35
	10,000	Hambro Assured	6.75
3 Years	1,000	Hambro Assured	5.65
	3,000	ITT London & Ed	6.30
	20,000	Hambro Assured	6.40
4 Years	1,000	Hambro Assured	5.90
	3,000	ITT London & Ed	6.15
5 Years	1,000	Hambro Assured	5.80
	3,000	Pinnacle Insurance	6.35

Source: Chamberlain de Brose 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

SAVERS' BEST BUYS

Account	Notice of term	Deposit	Rate	Interest paid
Sainsbury's Bank 0800 405060	Inst Access	Instant	£1	6.50 Y/y
C&G 0800 742437	Inst Transfer	Instant	£1,000	7.00 Y/y
Legal & General Bank 0800 111200	Direct Access	Postal	£2,500	7.05 Y/y
First National BS 0800 558844	Direct Access	Postal	£5,000	7.45 Y/y

Account	Notice of term	Deposit	Rate	Interest paid
Bristol & West 0800 202121	Post 30	30 day p	£10,000	7.65 Y/y
Chelsea BS 0800 132351	POST-30	30 day p	£10,000	7.30 Y/y
Coventry BS 0345 665522	Post 30	50 day p	£5,000	7.35 Y/y
Legal & General Bank 0800 111200	60 Direct	60 day p	£5,000	7.50 Y/y

Account	Notice of term	Deposit	Rate	Interest paid
Yorkshire BS 0800 378838	5 year	£2,000	7.65 Y/y	
Principality BS 01222 344188	5 year	£2,000	7.65 Y/y	
Hanley Economic BS 0800 838811	5 year	£1,000	7.65 Y/y	
Sun Banking Corp 01458 744505	5 year	£3,000	7.60 Y/y	

CREDIT CARDS BEST BUYS

Credit cards	Card type	Interest per month	APR%	Fee per annum
Capital One Bank 0800 669000	Visa	0.64%N	7.80%N	Nil
Co-operative Bank 0800 100000	Advantage Visa	0.64%N	7.80%N	Nil
Robert Fleming/S&P 0800 829100	Base R Linked MV	1.00%N	12.07%N	Nil

PERSONAL LOANS BEST BUYS

Account	APR	Monthly payment on £5,000 for 3 yrs with insurance	with no insurance
Direct Line 0181 680 9966	12.80%N	£183.75	£166.38
Capital One Direct 0800 216252	12.90%N	£189.48	£166.54
Alliance & Leic Grp 0980 626262	13.30%N	£187.73	£167.65

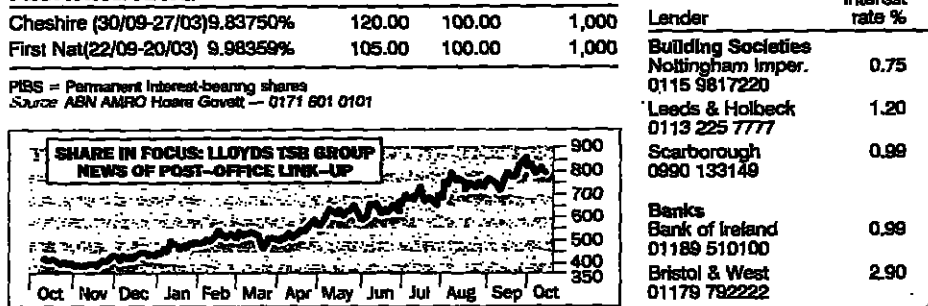
NB: A = Minimum age 22 years, B = Withdrawals via Bank Clearing System, C = No interest free period, N = Introductory rate for a limited period, P = By Post only. * RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CHECK RATES BEFORE INVESTING.

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

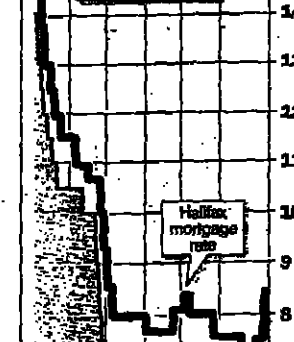
PIBS

Account	Gross coupon	Buying price	Gross yield	Issue price	Minimum purchase amount
FIXED RATE					
Birmingham Midshires	9.375%	125.28	7.442	100.17	1,000
Bradford & Bingley	11.825%	151.84	7.656	100.13	10,000
Bradford & Bingley	13.000%	170.28	7.635	100.20	10,000
Britannia	13.000%	169.84	7.654	100.42	1,000
Coventry	12.125%	159.77	7.521	100.75	1,000
First National	11.750%	151.62	7.750	100.25	10,000
Leeds & Holbeck	13.375%	175.85	7.806	100.23	1,000
Newcastle	10.750%	140.60	7.586	100.32	1,000
Newcastle	12.625%	166.03	7.804	100.45	1,000
Northern Rock	12.625%	163.90	7.703	100.14	1,000
Skipton	12.875%	169.31	7.805	100.48	1,000
FLOATING RATE					
Cheshire (30/09-27/03) 9.8375%		120.00	100.00	1,000	
First Nat (22/09-20/03) 9.8850%		105.00	100.00	1,000	

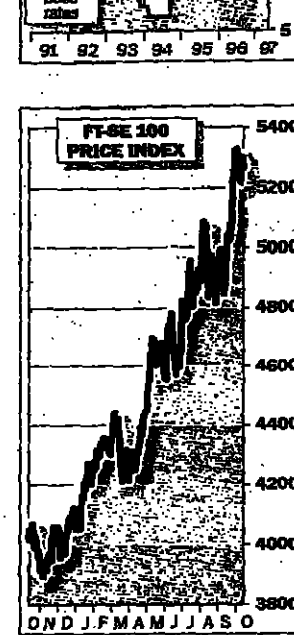
PBS = Permanent Interest-bearing Shares. Source: ABN AMRO Home Growth - 0171 601 0101



BASE RATES V MORTGAGES



FTSE 100 PRICE INDEX



LARGER LENDERS

Lender	Interest rate	Loan size	Max %	Notes
Building Societies	5.39	£20-150k	80	Fixed at 1.8.99
0800 281281				
Nationwide	5.75	to £300k	90	2.35% discount for 2 years
0800 302010				
Bankers	4.85	£25-150k	95	3% discount for 1 year
0800 378838				
Bank of Ireland	0.98	£20-145k	95	Fixed - 6 mths, 3% disc-6 mths
01189 510100				
Bristol & West	2.90	no max	90	Fixed at 2.90% to 1.11.98
01179 792222				

LARGER LOANS

Lender	Interest rate	Loan size	Max %	Notes
Building Societies	0.75	£25-150k	75	Fixed at 0.75% to 31.1.98
0115 5617220				
Leeds & Holbeck	1.20	to £180k	95	7% disc-6 mths, 1% disc-12 mths
0113 225 7777				
Scarbrough	0.98	£15-100k	95	7.24% disc-6 mths, 2% disc-12 mths
0950 133149				
Bankers	0.98	£20-145k	95	Fixed-6 months, 3% disc-6 months
01189 510100				
Bristol & West	2.90	no max	90	Fixed until 1.11.98
01179 792222				

NATIONAL SAVINGS

Product	Gross rate	At tax rate	Minimum investment	Notes	Contact
Ordinary A/c	1.50	1.20	0.80	10-10,000**	0845 845000
Investment A/c	4.75	3.80	2.85	20-500**	0845 845000
Income Bond	6.50	5.20	3,802.00-25,000	1mth	0845 845000
First Opt Bond	6.25	5.00	3,751.00-20,000	6mth	0845 845000
44th Issue Certificate	5.35			100-10,000	0845 845000
Children's Bond	6.75			25-1,000	0845 845000
Gen Est Rate	3.51				0845 845000
Capital Bonds	6.65	5.32	3.99	100-250,000	0845 845000
11th Ind Linked	2.75			100-10,000	0845 845000
Parents Bond	7.00	5.60	4.20	500-50,000	0845 845000

PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)			
	Male: Age 60	Age 65	Age 70
Standard Lf.....Level	£9,044	£10,136	£11,564
Canada Lf.....Level	£9,084	£10,130	£11,620
Sun Lf of Can.....Level	£9,988	£10,030	£11,654
Equitable Lf.....Level	£9,922	£10,024	£11,519
Legal & General.....Level	£9,894	£10,024	£11,519
SINGLE LIFE			
	Female: Age 60	Age 65	Age 70
Norwich Un.....Level	£8,490	£9,228	£10,315
Prudential.....Level	£8,386	£9,205	£10,249
Canada Life.....Level	£8,325	£9,151	£10,363
General.....Level	£8,156	£9,088	£10,369
Sun Lf of Can.....Level	£8,230	£9,093	£10,104
JOINT LIFE, 2/3 WIDOWS (level annuity)			
	Male: Age 60	Age 65	Age 70
	Female: Age 55	Age 60	Age 65
Norwich Un.....Level	£8,075	£8,619	£9,404
Prudential.....Level	£7,901	£8,445	£9,178
General.....Level	£7,781	£8,440	£9,342
Sun Lf of Can.....Level	£7,838	£8,436	£9,577
Equitable Lf.....Level	£7,807	£8,384	£9,197

Source: Annuity Direct (0171 681 5002)

Statistics compiled by Lizanne Rose

FIRST-TIME BUYERS

Lender	Interest rate	Loan size	Max %	Notes
Building Societies	4.85	£30-100k	95	3% discount for 1 year
01635 43676				
Mansfield	2.20	£25-250k	90	6% discount-6 mths
01246 202055				
Clay Cross	5.25	£15-100k	95	3% discount for 12 months
01246 862120				
Bankers	0.89	£20-145k	95	Fixed for 6 mths, 3% disc-6 mths
01189 510100				
Halifax plc	5.45	£25-250k	95	3% disc-30.9.98, 5% disc-30.9.98
01422 353333				

Larger lenders, loans and first-time buyers tables by Ely's Guides Ltd. (01753 880482)

FOR MORE DETAILS OF OUR RATES SEE TELETEXT PAGE 545

What questions available on request. Your home is at risk if you do not keep up repayments on your mortgage or other secured loan. Securely on property and suitable insurance required. Loan subject to status. For your security and to assist in ensuring your security is as good as possible, we require you to call to FirstMortgage.

0800 0800 88

FirstMortgage the direct choice

UNIT-LINKED INSURANCE INVESTMENT

why %				why %				why %				why %				why %				why %							
Bid	Offer	Yld	%	Bid	Offer	Yld	%	Bid	Offer	Yld	%	Bid	Offer	Yld	%	Bid	Offer	Yld	%	Bid	Offer	Yld	%	Bid	Offer	Yld	%
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASSURANCE																											
100% Equity, 100% Paid Up, 100% Dividend																											
AEGION LIFE ASS																											

Take out a stake in Eastern Europe

Save & Prosper is launching an open-ended investment company (OEIC) today offering investors a stake in the development of Russia and Eastern Europe.

S&P's New Europe Fund is the fourth OEIC (pronounced oik) to be launched so far in Britain and will be managed by its owners, Flemings, who already have more than £650 million in the former Communist bloc.

The minimum stake is £2,000 but you can choose instead to save a regular £35-a-month. The advantage of the savings option, according to Nigel Sidebottom of Greig Middleton Asset Management, is that you do not have to work out whether it is the right time to invest. The initial charge of 5.5 per cent is on the high side, but until November 7 (which S&P helpfully points out is the 90th anniversary of the Bolshevik Revolution) you can get a discount of 1 per cent on share purchases up to £5,000, with 2 per cent off for stakes above that amount. The subsequent annual charge is 1.5 per cent.

Analysts suggest that reasonably high charges might be justified in this case. Ian Millward of the independent financial advisers Chase de Vere says that Eastern Europe is a difficult and expensive place to manage funds. In the absence of reliable published information, S&P will have to rely entirely on primary research and visit companies to pick stocks, since they are committed to a bottom-up approach to investment.

The New Europe Fund has 90 per cent of its assets placed

HOR MISS

equally in Russia, Poland and Hungary. The remainder is scattered in Slovakia, Slovenia and Croatia with 2 or 3 per cent in cash. Most Russian exposure is in the energy sector — in mega-companies such as Gazprom and Lukoil. Rob Fisher, S&P's Investment Marketing Manager, said: "Russian oil companies' valuations are generally two to three times cheaper than their Western counterparts" but Lukoil is trading at an average of \$1.20 a barrel against a world average of between \$7 and \$9.

The fund's sectorial breakdown, based on Fleming's flagship Eastern European Fund, comprises 28 per cent in energy, 11 per cent each in financial and construction materials, 8.5 per cent in telecoms. However, Mr Millward expects the fund's country weightings to shift considerably, especially in Poland and Hungary, but he regards Flemings as a safe pair of hands: "Chase de Vere would have no worries about them in Eastern Europe."

East European stock markets, nurtured in their mass privatisation programmes, have soared recently. In sterling terms, Russia gained 75 per cent last year and a further 174 per cent so far this year, while Hungary gained 107 per cent last year and 62 per cent this year. Poland has



Russian revolution: Save & Prosper's New Europe Fund comes with high risks, but it could reward patient investors

moved more sedately with a 53 per cent rise last year and a mere 4 per cent this year.

There is probably a good deal of potential left. Bullish global fund managers are continuing to pile money into countries gradually becoming more politically stable and investor-friendly.

Economic reforms look likely to deliver long-awaited economic growth, and more companies — even in Russia — are starting to publish internationally acceptable accounts. S&P, like other fund managers, is attracted by low valuations, while new issues are adding depth and liquidity to the young stock markets.

Critics of S&P's investment strategy, such as Mr

Sidebottom, believe "it is not running a sufficiently diversified portfolio in terms of asset allocation, though it is based on the existence of a lot of cheap companies. S&P is taking big bets on a relatively small number of markets."

Mr Fisher rejects diversification for its own sake. He says the New Europe Fund is not designed for risk-averse investors seeking immediate income, but for those with a healthy risk appetite prepared to wait for long-term capital growth. The fund's brochure states frankly that it is not expecting to pay any dividends.

Expect a volatile performance, Mr Fisher advises

investors not to commit more than 5 per cent of their savings to the fund and to wait at least five years before expecting a reward.

However, if you have patience and £2,000 or £35-a-month to spare you can, to quote Stefan Boettcher, the New Europe Fund's manager, "get in on the ground floor and do very well over the longer term."

The New Europe Fund certainly offers the small punter easier access than its competing OEIC, Global Asset Management's Japan Growth Fund, with its minimum stake of £10,000. On the other hand, for those not wishing to put all their eggs in one basket, there are OEICs with a global spread of investments such as

those offered by Threadneedle Investments (minimum stake £2,000) or Rothschild Asset Management (minimum stake £1,000 or £50 monthly).

An OEIC is a new form of unit trust with a single price instead of the conventional dual pricing structure based on a bid-offer spread. Buyers and sellers of OEICs deal at the same price so costs and charges are more transparent than with conventional unit trusts. Legally, OEIC investors are company shareholders rather than beneficiaries of a unit trust.

Score: ★★★
Products graded from ★ (poor) to ★★★★★ (outstanding).

DAVID RUDNICK

THE WEEK IN MONEY

DBS, the UK's biggest network of independent financial advisers, has agreed to pay some of the administration costs of the personal pensions review on behalf of its firms. The company had decided to bear additional costs of £1.2 million after member firms threatened to leave the network. DBS has already been fined £425,000 by the Personal Investment Authority for its slow progress in reviewing personal pension mis-selling cases. DBS expects the review to cost it £3.4 million for the year to March 31, 1998.

Liverpool Victoria, which sells savings and insurance policies door-to-door, suspended its entire sales force indefinitely on Tuesday. The move is costing the friendly society £1 million in lost business for every month the sales team is off the road and affects all 230 financial advisers and 40 managers. Staff are being compensated for loss of earnings. The Bournemouth society relocated from London and underwent a substantial restructuring last year. This involved 1,000 redundancies and the recruitment of a large number of new staff. The suspension is due, the society said, to the discovery of gaps in references for new staff and in training and competence of existing advisers.

The Securities and Investments Board is planning to boost the annual payout fund limit for the Investors Compensation Scheme (ICS) to £200 million because of the soaring cost of compensating victims of personal pensions mis-selling. The ICS, the investors' safety net, has to pay the compensation bill for victims of financial advisers that have left the industry or become bankrupt. Since it was set up nearly a decade ago, it has paid a total of £120 million to 10,500 investors in 318 firms.

The Post Office and Lloyd'sTSB have struck a deal that paves the way for the Post Office to become a leading force in delivery of high street financial services. The link-up between the bank and Post Office Customers will initially allow Lloyd'sTSB customers to carry out a limited range of banking transactions at 20 local offices, including cash withdrawals and cheque deposits. Trials will soon be under way and both sides hope the relationship will develop into a full banking service available to Lloyd'sTSB's 15 million customers at any of the Post Office's 19,200 local offices. The Post Office has persistently pressed for more commercial freedom so as to permit full-scale expansion and to let it operate overseas.

CGT ALLOWANCES - SEPTEMBER 1997

The indexed rise for calculating the indexation allowance on assets disposed of in September 1997

Month purchased	1982	1983	1984	1985	1986	1987	1988	1989
January	-	0.928	0.834	0.747	0.655	0.593	0.542	0.435
February	-	0.920	0.827	0.733	0.649	0.587	0.536	0.429
March	1.005	0.917	0.821	0.727	0.643	0.581	0.530	0.419
April	0.986	0.890	0.797	0.681	0.631	0.565	0.506	0.394
May	0.992	0.882	0.790	0.673	0.628	0.563	0.500	0.385
June	0.946	0.878	0.786	0.670	0.629	0.563	0.494	0.380
July	0.946	0.868	0.788	0.673	0.634	0.565	0.493	0.379
August	0.945	0.859	0.771	0.668	0.629	0.560	0.476	0.378
September	0.948	0.851	0.768	0.669	0.621	0.558	0.470	0.368
October	0.937	0.845	0.757	0.657	0.618	0.548	0.465	0.355
November	0.927	0.838	0.750	0.649	0.604	0.541	0.448	0.344
December	0.931	0.833	0.753	0.656	0.599	0.542	0.444	0.341
1990	1.001	0.901	0.802	0.693	0.604	0.565	0.496	0.397
January	0.933	0.824	0.715	0.615	0.527	0.481	0.401	0.332
February	0.925	0.817	0.708	0.608	0.520	0.474	0.394	0.325
March	0.912	0.812	0.703	0.603	0.515	0.469	0.389	0.320
April	0.875	0.775	0.666	0.566	0.478	0.432	0.352	0.283
May	0.882	0.782	0.673	0.573	0.485	0.439	0.359	0.290
June	0.857	0.757	0.648	0.548	0.460	0.414	0.334	0.265
July	0.858	0.758	0.649	0.549	0.461	0.415	0.335	0.266
August	0.844	0.744	0.635	0.535	0.447	0.401	0.321	0.252
September	0.844	0.744	0.635	0.535	0.447	0.401	0.321	0.252
October	0.822	0.722	0.613	0.513	0.425	0.379	0.299	0.230
November	0.822	0.722	0.613	0.513	0.425	0.379	0.299	0.230
December	0.822	0.722	0.613	0.513	0.425	0.379	0.299	0.230

The 12 month period for disposals by individuals on or after April 6, 1985 (April 1, 1985 for companies) is the month in which the allowable expenditure was incurred, or March 1982 where the expenditure was incurred before that month.

WEEKEND MONEY LETTERS

Less paper and more information please

From Mrs E. Haughton
Sir, Susan Emmett's piece (Division time for BZW investors, October 11) mentioned the choices available to shareholders in this BZW convertible trust, but did not mention all the paper sent out to shareholders to enable them to reach their decision.

The mailing weighed 11lb 3oz (535 grams) and would have taken hours to read in full. It started with the usual advice — "this document is important... you should consult your stockbroker, bank manager, solicitor, accountant, etc."

This seems to be a bit of statutory nonsense — none of these people can advise without reading it all thoroughly and would inevitably charge for their time, and even then might not be able to attend to it within the short time available for decision-making.

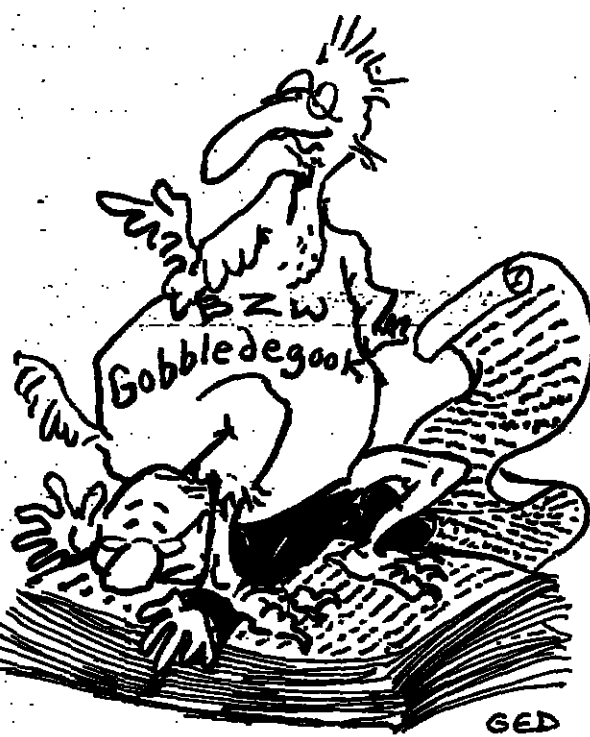
And where do you find a bank manager nowadays?

The only real choice is to take the cash and run. Voting is pointless, as the big shareholders have already been consulted and the timetable for conversion drawn up.

So what is the point of sending all this paper? Can't it be reduced in weight, complexity and technical jargon? Everything is repeated several times over, but the only information that one really wants — which is "how much money will I get?" is nowhere to be seen.

I think it is time the appropriate authority reviewed and reduced all this bumph.

Perhaps one of your writers would like to comment on this — it's just another deterrent to private shareholders. Yours faithfully, E. HAUGHTON, Shareholder in BZW Convertible Trust, Ashley Green, Belmesthorpe, Stamford, Lincolnshire.



Poser for basic-rate taxpayers

From Mr Joe Wignall

Sir, If my own inquiries are anything to go by, I am in no doubt that you would be providing an invaluable service to a large body of your readers by a clarification or explanation of dividend and interest income in respect of the overall tax liabilities of standard (basic-rate) taxpayers.

The information that companies dividend payments invariably includes the statement: "Lower rate (20 per cent) tax deducted — there will be no additional tax liability for basic-rate (23 per cent) taxpayers."

As this statement appears to me to conflict directly with the logic of the arithmetic compilation of an individual's taxable income and their tax liability, I have asked several tax specialists and accountants to try to supply me with an explanation.

The answers I have received fall into roughly three groups: Those who are not deliberately

evasive say that the statement is effective only if one remains within the lower-rate tax band. Others say that "the statement means just what it says."

What, please, is the authoritative view? Yours faithfully, JOE WIGNALL, Little House, South Esplanade, Burnham-on-Sea, Somerset.

Shop around

From Mrs P.D. Weiler
Sir, It certainly does pay to shop around.

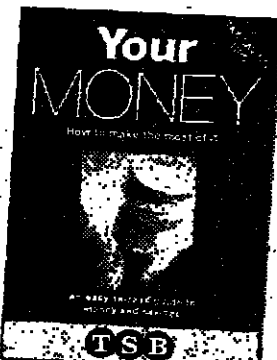
I recently sold some shares for £4,250 and my bank, Barclays, charged me £70.13 commission.

Last week I sold some shares for £4,078 and ShareLink only charged £37.50 commission. Yours faithfully, PATRICIA WEILER, 128 Wellesley Court, Maida Vale, W9.

No tax please, we're British.

You pay tax when you earn your money, you pay tax when you spend it. So why let the taxman get his hands on a scandalous 20% of your interest when you save it? Take precautions by sending off for our jargon-free Money Guide. When you get between the covers it will show you how to stop the taxman's advances. And give you a wide range of financial tips that could help your assets grow. For your free copy call our freephone number or send off the coupon.

Call TSB PhoneBank now for your free guide.
0500 758 400



TSB Bank plc and TSB Bank Scotland plc are representatives of the TSB Marketing Group, which is regulated by the Financial Services Authority. TSB Bank plc is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

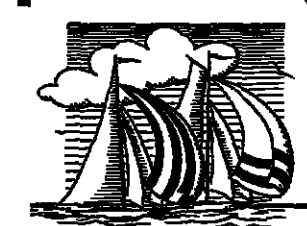
First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

The offshore investment that's all plain sailing



First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

UP TO 7.50% OFFSHORE ACCOUNT FEATURES

30 DAYS NOTICE OFFSHORE ACCOUNT FEATURES

- Highly competitive interest rates.
- Earn up to 7.50% gross p.a.
- Minimum balance £10,000.
- Choice of interest payment options.
- Operate your account by telephone, post or facsimile.
- Access to your savings with just 30 days notice.

LOOK AT THE RETURN

Balance	Annual % Gross	Monthly Interest % Gross	Monthly Interest % Gross CAR
£250,000 +	7.50%	7.25%	7.50%
£100,000 +	7.40%	7.16%	7.40%
£50,000 +	7.25%	7.02%	7.25%
£25,000 +	6.95%	6.74%	6.95%
£10,000 +	6.85%	6.64%	6.85%

INFORMATION HOTLINE: 0800 004567

CALLS ARE FREE Lines open Monday to Friday 9.00a.m. to 5.00p.m.

FIRST NATIONAL BUILDING SOCIETY GUERNSEY LIMITED

First National Building Society Guernsey Limited, P.O. Box 458, St. Peter Port, Guernsey, Channel Islands, GY1 6AE

AFIS

The National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

Your money will grow faster thanks to highly competitive interest rates and a favourable tax climate (your interest will be paid gross without deduction of withholding tax). And you will enjoy the convenience and confidentiality of postal banking.

First National Building Society Guernsey Limited is a subsidiary of First National Building Society, which was founded in 1861 and is one of the longest established building societies in the United Kingdom and Ireland.

Consider the benefits of a First National 30 Day Notice Postal Account.

NEW SPORT WHAT'S ON FUN KNOWLEDGE MONEY SHOPPING TALK INTERNET



"How fat a profit have I made on my shares this morning?"

LineOne, the information and internet service, can tell you at the touch of a button whether to pick up a panettone or have a Havona. Its share portfolio tracker is updated every 20 minutes, and there's no need to wade through stacks of prices you don't want.

Try LineOne and the internet FREE. Call 0800 111 210.

www.lineone.net

It's what you want to know

After your first trial LineOne is available from as little as £4.95 per month

DIRECT LINE RATES

SAVINGS RATES

Direct Line Instant Access Account	
BALANCE	ANNUAL GROSS RATE
£1 - £4,999	5.55%
£5,000 - £9,999	5.50%
£10,000 - £24,999	6.65%
£25,000 - £49,999	6.75%
£50,000 - £99,999	6.90%
£100,000 +	7.00%

MORTGAGE RATE

Direct Line Standard Variable Mortgage Rate

VARIABLE RATE	7.59%
APR	7.8%

All rates correct as 3rd October 1997.



DIRECT LINE

0181 649 9099 MORTGAGES



HISTORY LESSON 52

Graham Searjeant
on the chances of
an anniversary crash

WEEKEND MONEY

GO IT ALONE 57

Be prepared
for all the
start-up costs



THE TIMES: PERSONAL FINANCE NEWSPAPER OF THE YEAR

Green pensions bloom

The public is changing its attitude over
pension investment, says Susan Emmett

The Prime Minister's vision of a giving age, in a new compassionate Britain, is already being translated in a radical change in public attitudes towards pension investment. But among many, the desire to see their pension fund managers steer clear of companies with poor ethical and environmental records is tempered by wanting normal returns.

The typical concerned pension investor is a middle-class professional who recycles rubbish, buys fair trade products, gives to charity and is a member of the National Trust. As many women as men invest ethically and a third are under 45.

Close to 30 per cent of adults believe that their pension should operate an ethical policy, even at the risk of reduced payouts, according to a survey published today by the Ethical Investment Research Service (Eiris). A further 44 per cent gave a more guarded response, saying their pension managers should operate an ethical policy so long as it did not mean lower returns.

The Eiris survey into ethical pensions revealed that armaments, animal testing and the environment were the three areas of most concern. Some 57 per cent objected to their pension fund investing in companies that make weapons, the same number wished to avoid those which test products on animals, and 54 per cent shunned companies breaking environmental regulations.

The swing towards ethical pensions is predicted to swell

the amounts in green funds which are today worth £1.4 billion compared with £672 million in 1994.

Although some believe that ethical pensions will never appeal to anything more than a select minority, Hugh Cuthbert, investment controller for NPI Global Care, one of the insurance groups offering ethical pensions, disagrees. He does not believe that investing as conscience dictates limits choice and increases risk.

"People are really beginning to make investments according to what they believe and at the

same time make money. Ethical funds operate on two levels — by avoiding companies which compromise the investor's concerns and supporting those which make a positive contribution to society.

Ethical funds steer away from industries and companies which are involved in the alcohol or tobacco trade, pollute the environment, test cosmetics on animals, exploit the Third World or encourage pornography. Instead support is given to company groups that promote equal opportunities, have a good track record

on the environment and offer fair wages.

Although some managers of company schemes currently avoid investment in certain sectors, no company schemes are officially ethical and some experts do not believe the ethical investment market is big enough to accommodate large pension funds.

Anne Simpson, joint managing director of the Pensions and Investment Research Consultants (Pirc), said: "The notion that major pension funds will disinvest from main industries is for the birds. It's not practical, there are questionable returns to consider and if you really want to change a company, you have to take a hands-on approach."

Under current practice, trustees could be at risk legally if they do not obtain the best possible returns for fundholders. But John Rogers, director of investment services for the National Association of Pension Funds, argues that public mood is changing and for some employers money is not the only issue.

He said: "The area where the closest attention is being given to ethical issues is in the public sector. The swing from Conservative-run councils to Labour ones has led a lot of councillors to look at issues other than purely financial returns. A number of local authorities' pension funds have part of their portfolios in ethical funds."

Various big life companies now offer ethical pension funds, including NPI, Scottish Equitable, Friends Provident,

Clerical Medical, Abbey Life and Equitable Life.

Friends Provident sees its success as a combination of good performance and increasing awareness of ethical issues among the public. "People's awareness of ethical issues is growing. Most customers are not investing for a fast buck but as a logical extension of their lifestyle and concerns about the world," said Phil White, of Friends Provident Stewardship.

The company avoids 60 per cent of the All-share index, for example. Big oil companies such as BP and Shell and large pharmaceutical groups such as Glaxo are well off the list because of bad environmental records and animal testing. Some companies are left out for reasons which are not immediately obvious. A contract with the Ministry of Defence kept BT off the list while Cadbury Schweppes is shunned for Camelot connections.

Nigel Webb, of Equitable Life, said: "The most important thing that people need to realise about ethical funds is that wherever you restrict investment freedom you are then increasing the risk. People have to realise that ethical funds are more likely to be volatile. It can significantly reduce or significantly enhance your pension."

Taking a positive approach when picking a portfolio is the key, according to NPI's Mr Cuthbert. "We invest for the positive aspects of a company, by what they are doing that is making a positive contribution. So by adopting that approach and doing our own research we find there is no shortage of stocks at all."

The NPI Global Care fund, launched in 1994, is now worth £11.8 million and its success has spawned a second ethical pension fund. The Global Care Managed Fund started in 1996 and now manages £2.5 million.

INSIDE



53
Anne Ashworth
on disappearing
tax reliefs

INVESTMENT

51
Are guaranteed
equity bonds
good value?



PENSIONS



63
Start young
to save for
your old age

WEEKEND MONEY

GUIDE



Lump sum
investment



WEEKEND MONEY
is edited by Anne Ashworth



The typical ethical pension investor is a professional who buys fair trade products and approves of fashion from recycled tyres

Finance industry cries 'foul'

The UK financial services industry is on collision course with the Government after suggestions that ministers may be ignoring its role in the proposed introduction of the new individual savings account.

After the Chancellor's Budget announcement that the Isa would be launched in April 1999, the Government called for a consultation period giving the finance industry until the end of the year to put its views forward on the format of the new savings scheme and how it should operate. However, a report in the *Financial Times* on Thursday gave specific details of how the Isa is expected to take shape, leading to suggestions from some quarters that the Government has already decided how the savings scheme will work.

The report said that the Isa, which is due to launch in April 1999, will allow up

to £10,000 a year to be invested in a range of vehicles, including National Savings, cash and equity schemes like unit trusts, perhaps with a limit on how much an individual can save in the scheme over a lifetime. It also suggested that tax relief on income into the funds would be reduced from 20 to 10 per cent, while capital gains would continue to be allowed to roll up without any tax penalty.

Despite strong denials from the Inland Revenue and the Treasury that any proposals for Isas have been produced, a senior finance industry figure said that the information in the *FT* report is believed to have reflected very closely a document passed to Treasury MPs by Inland Revenue officials on Tuesday.

If this is the case it is likely to infuriate the many UK financial services companies that have spent time and money liaising with the Government in the belief

that their views would shape the make-up of the Isa.

Isas are widely expected to replace Peps and Tesses, despite the fact that both tax-beneficial schemes have proved popular with UK savers. However, there has been no confirmation that Peps and Tessa will be scrapped, leaving the general public in the dark about what will happen to their savings, and product providers and financial advisers confused as to whether they should still be selling the investments.

Roddy Kohn, of the Bristol financial adviser Kohn Cougar, says the situation needs to be sorted out. "There are critical long-term issues involved here, as well as short-term ones, and if people are putting time and effort into voicing their opinions it seems very unreasonable that they are not being considered," he says.

JOHN GIVENS

Unless you live in Never Never Land, the reality is, you need to start saving in a pension. And the sooner you do it the better. At Virgin Direct we can help you arrange a personal pension quickly and easily. Simply call us today and ask for our jargon free information pack.

direct

0345 900 900

Open 9.00am to 5.00pm, 7 days a week from 9am to 10pm

Virgin Direct Personal Financial Services Ltd is regulated by the Personal Investment Authority. The price of units and any income from them can go down as well as up and you may not get back the amount you invest. The value of units may change and the value of the benefit depends upon your own personal circumstances. For your security all calls to Virgin Direct are recorded and randomly monitored.

FEATURE



Suburbia:
unlikely
birthplace
of the
real rebels

Page 3

SHOPPING



Putting
the fire
back into
winter
wardrobes

Page 5

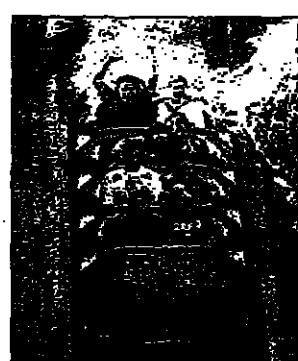
PROPERTY



Gucci's
troubled
stud farm
seeks a
buyer

Page 11

TRAVEL



Special:
the pick of
America's
top theme
parks

Page 22,23

THE TIMES WEEKEND

SATURDAY OCTOBER 18 1997

Goodness gracious me...

The Queen's tour of Pakistan and India
turned into a right royal argy-bargy.
Christopher Thomas apports blame

So whose fault was it? For two weeks the Queen has been dragged through the swamp of hate that passes for India-Pakistan relations. She has been humiliated, misinterpreted and misused. Never has she been required to utter a speech so loaded with political innuendo as the one she delivered at a state banquet in Pakistan, in which she stomped over a minefield of Indian sensibilities and set off an explosion that will generate heat and smoke long after she has left. This has been her fortnight of tribulation.

Anglo-Indian relations have suffered, the reputation of the British Foreign Office has sunk, and the royal trip overseas since the death of Diana, Princess of Wales, produced as much gripe as goodwill. The proof of damage lies in Pakistan's smugness. How, it is asked, could the Indian prime minister call Britain a third-rate power that had no right to intervene in internal Indian affairs? Britain, it is further ventured, was a recognised world power and, to boot, a permanent member of the Security Council. When Pakistan gushes thus about Britain of all countries, there must be something serious afoot. And there is.

The enormity of what the Queen did at a state banquet in Pakistan is not apparent in the words, which seemed anodyne enough: surely, she inquired, it was time for India and Pakistan to settle their differences. "If countries in the region are a goal and understand that working together they give themselves a better chance of achieving it, then historical hostilities can be buried for good."

In the context of the corrosive relationship between the two countries these simple words became an attack on India, not only from the Queen of Great Britain and Northern Ireland but, more seriously, from the head of the Commonwealth. Her implicit message was that the two countries to settle the Kashmir dispute. Islamabad was incensed. Delhi went mad. India vows that talk of a permanent

settlement in Muslim-majority Kashmir implies secession, because that is what most Kashmiri Muslims want. The subject must therefore be kept off the international agenda at all costs. And here comes the Queen, on a goodwill visit at that, talking to the world about Kashmir — albeit implicitly — as though it were a friendly thing to do.

Murphy's Law was at work the whole fortnight. The Queen was bound to make India suspicious by going to Pakistan first, and Delhi followed her every move and utterance for any hint of a pro-Pakistan position on Kashmir from the new British Government.

Suspicious rose when a junior minister was heard to say in Brighton at the Labour Party conference that there should be a plebiscite in Kashmir to determine its future. And didn't Robin Cook, the Foreign Secretary, who accompanied the Queen, tell Pakistani officials that Britain was ready to act as mediator over Kashmir if both sides desired?

He denied saying any such thing, so the Pakistan Government ensured that the official news agency put out a story contradicting him.

Didn't Mr Cook also say the very same words to Pakistani journalists at an informal encounter? He says no, he never said that. What is more, he never gave a press conference or an official statement while in Pakistan. True, but he met Pakistani reporters, for all his denials. And he did say what he denied saying, or the notes in the pads of several journalists are wrong.

To offer mediation is to suggest third-party intervention, and in Delhi that equates to interference in domestic affairs. Inder Kumar Gujral, the Prime Minister, who was in Egypt at the time, laid into Britain so savagely that he was compelled later to deny saying what he said. "Our denial," an Indian External Affairs Ministry official ventured privately, "is as hollow as Robin Cook's." By now, the royal tour was mired in

Continued on page 2



The Queen keeping her cool in the Pakistan capital, Islamabad, where she had been required to make a speech loaded with political innuendo

SHOPPING 45 GARDENING 68 PROPERTY 10-12 FAITH 13 HOME LIFE 15 COUNTRY LIFE 16-17 TRAVEL 21-29 GAMES 31-32

TITANIUM BY CITIZEN.
ITS BEAUTY LIES IN
ITS STRENGTH.

The Citizen Eco-Drive Titanium. Sculpted from one of the world's lightest and toughest materials. Featuring unique Citizen Eco-Drive technology that harnesses the power of light without ever having to charge the battery.

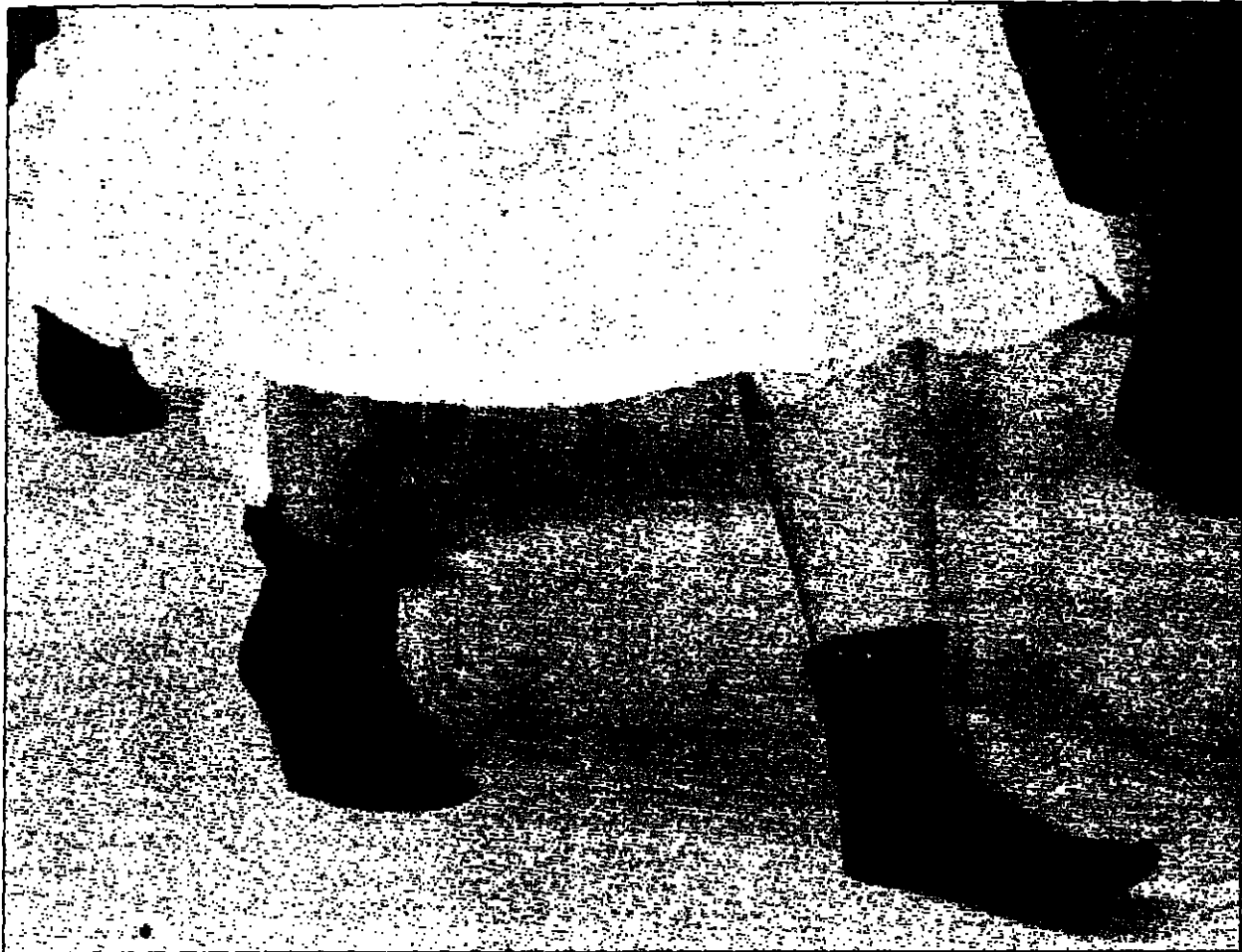
CITIZEN



CALL 01253 497210 FOR DETAILS 31018 ST

'We are not offended, nor do we feel snubbed'

BYLAN MARTINEZ/REUTERS



Treading softly: the Queen walks into the minefield of Indian politics after padding around Faisal Mosque in blue socks

Continued from page 1
questions about who said what to whom, what they meant and whether they said it. When the Queen and the Duke of Edinburgh landed in Delhi last Sunday night after a weekend resting in the Pakistani hill resort of Murree, the mood was already angry.

Sir David Gore-Booth, the British High Commissioner, had earlier spoken to reporters to try to smooth things over. But Indian newspapers went wild with his quotes, taking him out of context and fuelling the fires.

"The Indian press is almost as licentious as our own," Sir David told me in Madras. "I find some of the reaction more invented than real. The Indian press, like the British press, is always on the lookout for gaffes and bloopers."

Indian newspapers undeniably had fun this week, with official blessing. The Times of India chose a couple of sharp quotes for its regular quote-of-the-day selection in the masthead on the front page, including one from the late Malcolm Muggeridge describing the Queen as frumpy and banal. Other newspapers were in much the same "up-you" frame of mind, and vitriol dripped from their stories.

Then there was the silly affair of the Royal Marines band, which had been brought out from Britain to play at events in Pakistan and India throughout the tour. It was to have played at the National Museum in Delhi when the Queen attended an exhibition, but Indian officials ordered the musicians to stay away.

They had some complaint about noise in a confined space, but the perception spread that Delhi was being bloody-minded.

In an earlier incident, a snub perhaps, Indian officials issued a last-minute instruction to reduce the number of British guests at Monday's state banquet from 20 to ten, without formally giving an explanation. That meant Sir David was the only British diplomat present. Word went round that Delhi must really be upset with the Brits when it dis-invited them to dinner and silenced their brass band.

The cancellation of the Queen's planned speech — or rather an after-dinner toast, which is really all it was — in Madras, the capital of Tamil Nadu, at a dinner with the state governor, dragged matters into realms of absurdity. Britain or India lied: there was no reconciling their respective statements, the former claiming that some remarks had long been planned and announced, the latter saying no they hadn't and the Queen can't speak anyway because she is allowed only one speech per state visit.

It is, indeed, normal Indian practice that a visiting head of state speaks publicly only once, at the state banquet, and the British side was plainly unaware of this.

The Queen had planned to reply to the Tamil Nadu governor in the blandest of

terms for only a few minutes, during which she would have praised his state and said thank you for a fine meal. Delhi's veto, another pinprick, could have been avoided without fuss had the mood been friendlier, but coming on top of everything else it seemed to throw Anglo-Indian relations into a spin — an absurd outcome for the non-delivery of a non-speech.

"We are not offended, nor do we feel snubbed," Buckingham Palace proclaimed later. It unsavily sought to fix the blame on a mix-up between Tamil Nadu and the federal government, but Delhi knew the rules and if it didn't it should have. The Queen cannot say anything; she cannot toast. Crisis and farce now came together.

"The Brits still think they rule the world," a Congress Party official declared. All of official Delhi harmonised with the Brit-bashing chorus, cheered on by a cascade of hostile newspaper headlines that found fault in everything. The Duke of Edinburgh's assertion that the number of deaths in the Amritsar massacre by Britain's General Reginald Dyer in 1919 had been exaggerated drew derision, even though he was right. The sign at the site says there were 2,000 martyrs: the official death toll announced by the Hunter Commission set up to inquire into

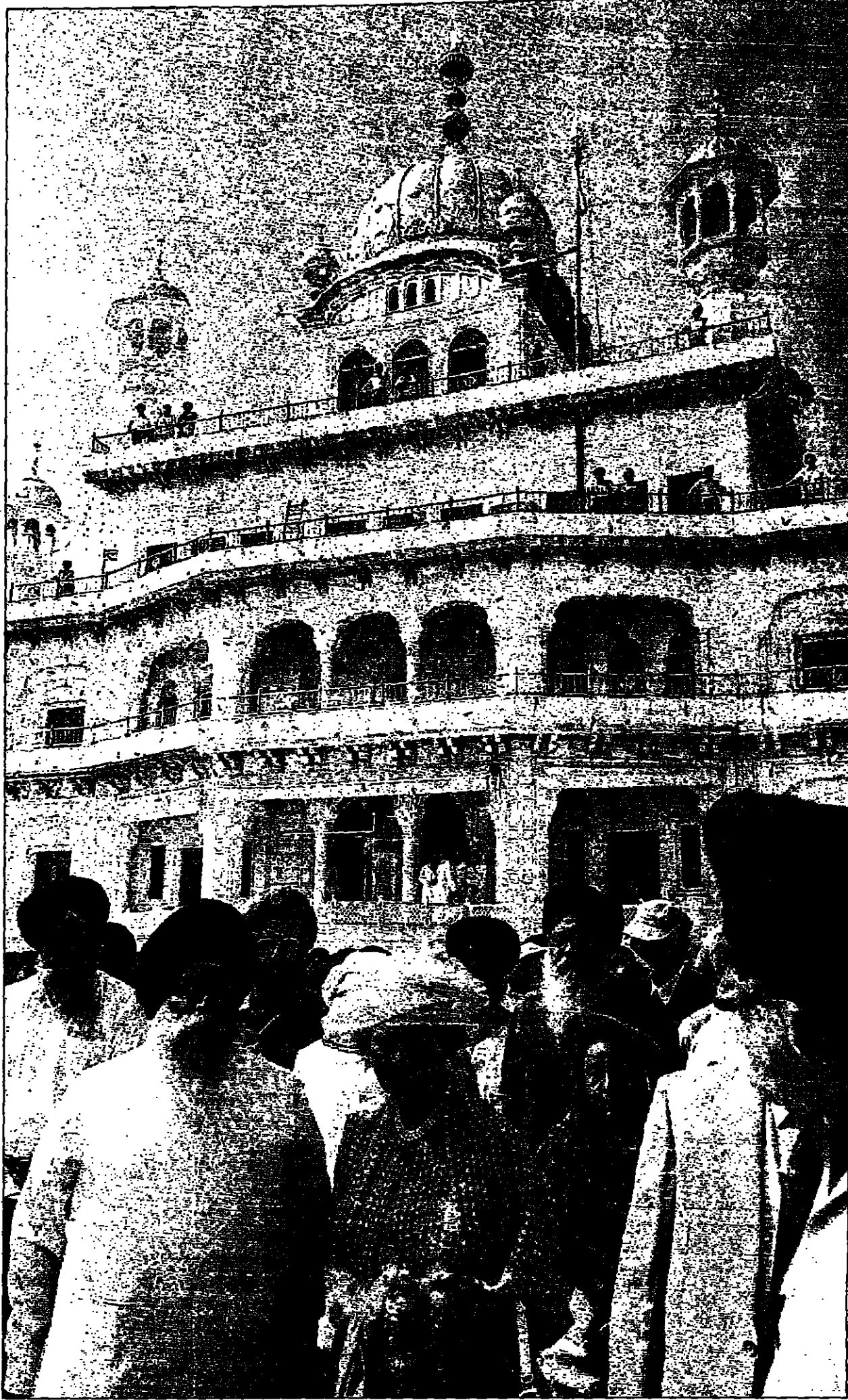
the slaughter, whose findings have been generally undisputed for nearly eight decades, is just under 400, with 1,200 wounded.

The Duke may have been right, but he was unwise, and the Indian press went for him. Everything had started so well: here was the Queen in Pakistan, padding around Faisal Mosque in Islamabad in what looked like British Airways-issue blue socks clashing with a canary-yellow outfit and giving the world a harmless, human image. There was the Duke in the hills of the far north chatting to schoolchildren and asking if they could find England on the map.

The atmosphere was warm. The Queen told Benazir Bhutto that Pakistanis in Britain worked so hard. The two women beamed at each other. The Queen even managed to wring a few words out of Nawaz Sharif, the Prime Minister, the world's only taciturn politician.

She was altogether a hit in the scaled circles in which she mostly moved: grassroots people never even got close, which stole any chance of an unexpected gesture to take the starch out of the programme, although the visit to the Sikhs' Golden Temple in Amritsar was an occasion of exceptional grassroots enthusiasm, despite reports to the contrary in the Indian press.

Whether the controversial sections of the Queen's speech slipped through the net without being recognised as explosive, or whether they were inserted deliberately to try to force movement by India over Kashmir, is known only to a



The Queen's visit to the Sikhs' Golden Temple in Amritsar was an occasion of exceptional grassroots enthusiasm

few. A senior Palace official said: "The old, technical position is that the Queen is here on the advice of ministers in Britain. She does not go out on a limb." This, in Palace-speak, seemed to plant responsibility for the Pakistan speech on the Foreign Office, which drafted it with input from the British High Commission in Islamabad as well as the Palace. Sir David acknowledged Pakistan's obvious pleasure at the

turn of events. "It must be laughing all the way to the bank, but that is a problem for the Indians rather than for us. Pakistan is delighted with anything that appears to upset the relationship between India and Britain."

Was it wrong for the Queen to raise the Kashmir issue? "It would have been extremely odd if the Queen were in Pakistan and did not refer to what is for the Pakistanis the core

issue," Sir David said. And what is the British Government's policy on Kashmir? "If at any time both sides wanted it, we would be prepared to offer our good offices. Since at the present time only one side wants our good offices, they are unlikely to be called on."

Whether by design or accident, the Queen is a guileless victim. She must be glad to be flying out of the torrid heat of South Asian politics and

super-sensitivities today, for all the insistence by Palace officials that she has had a wonderful time.

The real point of her visit, to cement relations, promote trade and increase understanding, was lost in this febrile fortnight. Others must now sort out the mess they made her make.

Royals and Reptiles
Vision, page 9

Sélection Magimix
a unique range for serious cooks

A classic collection of kitchen ideas from France, Germany and Italy, built to professional standards to work better, and last longer. Shown here the Professional Blender, designed as a rugged, simple, no nonsense workhorse. Powered by a commercial grade 430 watt motor, it has just two speeds to tackle

the toughest or most delicate of jobs. Glass goblet and blade are dishwasher safe and come apart for easy cleaning. For more details on the range, write to: Magimix UK Ltd, 115A High Street, Godalming, Surrey GU7 1AQ.

magimix
"The one top shelf appliance that makes it all so easy"

Tantrums and tiaras on other terrible tours

Should you ever find yourself in idle cocktail-hour chat with the Queen on the subject of her travels, try at all costs never to mention the word "Morocco". Her expression is likely to turn at once to the consistency of old leather.

Not since Hope and Crosby were shipwrecked on the North African shore in 1942 has there been such a catalogue of misadventure in the Sahara. The Queen's 1980 state visit to King Hassan II still ranks as the all-time turkey of royal tours.

The king cancelled a welcome lunch for his guests, then proposed last-minute alterations to a programme which had been a year or

more in construction. He drove the Queen and Prince Philip into the desert, abandoned them in a tent without food or drink in 90-degree heat and retired to his air-conditioned caravan.

There was worse. The king forced his guest to watch falcons ripping up defenceless birds, served pigeons for breakfast, and turned up nearly an hour late for the return state banquet on board *Britannia*. The Queen tapped an impatient toe, our xenophobic tabloids were moved to fury, and British diplomats fumed in impotent rage.

The historic visit to China in 1986, setting the seal on Britain's eventual



The Queen in Morocco, getting to grips with local timekeeping

return of Hong Kong, suffered a spanner in the well-oiled works when the Duke of Edinburgh let slip an injudicious witticism about silly eyes. Diplomats could not be blamed for that.

Her equally epoch-making visit to Russia in 1994 also went a mile awry

at one stage. Staff at the British Embassy in Moscow, had spent months planning a photo-opportunity — the Queen and Boris Yeltsin going walkabout through crowds of thousands in Red Square.

The Queen, who had been touring the art treasures of the Kremlin,

emerged through the great gate accompanied by Yeltsin and Yuri Luzhkov, the mayor of Moscow, ready to acknowledge the cheers and press the Muscovite flesh.

But the vast space of Red Square was empty, save for a small knot of British newsmen and a stray dog. At the last minute, Red Square had been closed on Yeltsin's orders; the president was suffering one of his periodic bouts of mass unpopularity, and he feared a demonstration against himself taking the shine off the royal visit.

Functionaries were despatched to a far corner to pass orders to a policeman coralling the crowd in a side street. Barriers were lifted and a crowd of very nearly 30 was allowed in. The Queen made a beeline for them, hoping for an encounter with an ordinary Russian citizen. But no such luck; the crowd was a party of language students — from Glasgow.

ALAN HAMILTON

Quick Getaway.

Travellers cheques, insurance and currency from any branch in 24 hours.

NatWest
More than just a bank

This is the sound of the suburbs



Despite their respectable image, the suburbs have provided English culture with some of its most daring and innovative personalities. From left: Quentin Crisp, Jarvis Cocker, Noel Coward, Siouxsie of the Banshees and David Bowie

Forget
Carnaby Street
— style started
in the suburbs,
says Michael
Bracewell

Suburbia, despite its charm and mystery, has always had a bad press. Sir Nikolaus Pevsner, in his *Guide to the English Buildings*, would always be particularly sniffy about what he described as "mass-produced housing", and would only tolerate what he grandly referred to as the "high-class suburbs" of Richmond or Kew. If that was not enough, the very word "suburban" has become synonymous with a lack of taste, or even vulgarity.

Only on Wednesday this newspaper reported the war of taste being fought in the leafy lanes of Great Budworth, Cheshire, where an unfortunate houseowner has provoked rebellion among his neighbours for making his property look "too suburban". But despite the outward respectability of English suburbia, there is a seam of anarchy and high passion; and for every supposedly moderate suburbanite there is an adjacent depth of scandal that would make Caligula blush.

Although London and the main cities are seen to be the

launch-pads of provocative fashions, decadent art and pop outrage, the laboratory in which their rockets are made are the miles of seemingly docile suburbs that surround them. English suburbia, if you like, is the factory of disaffection. From Quentin Crisp and Noel Coward, to David Bowie, Malcolm McLaren and Siouxsie and the Banshees, the suburbs have provided English culture with some of its most innovative personalities. Their particular school of rebellion has been founded upon a need to revolt against the very obedience and anony-

mity which the suburbs impose. As well as providing the principal market for Do-It-Yourself, suburbia has also fostered Destroy-It-Yourself as the answering attitude.

The morality plays of suburbia have been those situation comedies in which the protagonist believes they deserve more from life than enduring the rat race. At their best, most notably Tony Hancock's bitter monologues from *Railway Cuttings*, *East Cavern*, and *The Rise and Fall of Reginald Perrin*, these comedies describe frustrated acts of suburban rebellion. Hancock would develop his character into the would-be bohemian artist of *The Rebel*, and Leonard Rossiter's Reggie Perrin would have to fake his own suicide before founding his Grot shops. The comic and the tragic, it would seem, are always close in the best depictions of suburbia. For the early rebels, as described by the novelist E.M. Forster (who was bitterly unhappy at Tonbridge School), there was the belief that suburbia was a compromised land "where

success was indistinguishable from failure" and all of its moderate values a sham.

Crisp, "the naked civil servant" who subscribes to the notion that the best act of rebellion is to do nothing at all, was the archetypal high priest of suburban rebellion. The former art school model, who achieved celebrity and notoriety in more or less equal parts by the hugely successful dramatisation of his autobiography, *The Naked Civil Servant*, in 1976, was born in Sutton, Surrey, in 1908. He announces his reaction to this fact in the opening chapter with an ennu which anticipates the sullen post of punk rock at its most brattish. "As soon as I stepped out of my mother's womb, I realised that I had made a mistake."

For Crisp — as a homosexual who displayed inordinate, if misguided, bravery in tottering off to the metropolis wearing make-up at a time when most

males would commute with a dab of grease in their hair — the need to rebel against the semi-detached kingdom of his childhood was prompted by a deep sense of anguish, which led him to state that if the suburbs would not tolerate a person like him, he would no longer tolerate the suburbs. Coward, perhaps Crisp's spiri-

There is
a seam of
anarchy
and high
passion

tual father, who was born not far away in Teddington, would mark the advance of the suburban rebel away from an eccentric sense of style and into the arms of a refined dandyism. His mask of urbanity was a way of recreating himself

of using fashion as a passport to freedom. Later, in the Pop Ages, beyond the austerity years of "making do and getting by" which the Second World War had demanded, the cult of the suburban dandy would take fresh strength from Mods. While the Teddy Boys had

ruled the streets of London's inner suburbia in the 1950s, dressing in a bastardised version of English Edwardiana that was retro in all but its implied violence, the Mods took their style from the latest designs. To keep up with these fashions, the Mods would commute between the suburbs and the tailors of Soho.

Such was the formative experience of Marc Bolan, whose family moved from Stoke Newington to Summerstown — between Wimbledon and Tooting — and David Bowie, whose teenage years were spent in Bromley, Kent. And, in many ways, it was the dismal bedroom out in the suburbs, and its distance from the exciting world of fashionable London, which drove these teenage Mods to become the flamboyant pop heroes of Glam Rock.

Most important of all, Bowie and Bolan turned pop fashion into a form of protest which had more relevance in the suburbs than the hippy costumes of rainbow-coloured robes. They were closer to the sharp street style of *A Clock-*

work *Orange* than the navel-gazing of *Tangerine Dream*.

As Glam Rock was a suburban invention, so too was its only child, Punk Rock. Malcolm McLaren and Jamie Reid — the men behind the Sex Pistols — met at Croydon Art College in 1968. In 1970, Reid co-founded the anarchist community magazine *Suburban Press*; its aim was to expose the supposed corruption in Croydon town council, but its violent style was a form of political collage which showed an apocalyptic suburbia stalked by boredom.

Thus, in Croydon, the

school of punk slogan-making which the Sex Pistols would scream around the world — "Keep Warm This Winter; Cause Trouble", for instance — was created out of the boredom of the suburbs rather than the sophistication of the King's Road. Siouxsie Sioux, the breathlessly glamorous diva of Siouxsie and the Banshees, was a former Glam Rock girl from Bromley. She had already raised eyebrows in Croydon by walking into a pub dressed in erotic clothes, leading her friend on a dog leash. In Crawley, Robert Smith was smudging his lipstick and having his depressive vision to suit millions of records by his band, The Cure.

In *Vile Bodies*, Evelyn Waugh's novel about Mayfair's Bright Young Things during the 1920s, there is a telling scene in which the sophisticated young Londoners are forced to visit the suburbs. At Croydon's aerodrome, where an airship has been hired for a party, the terminally bored Nina ascends in a haze of gin fumes to gaze down on the rows of neat suburban villas — a view which prompts her to say: "I think I'm going to be sick."

This comment may be commonplace, but it is not necessarily a fair one. For better or worse, the suburbs have provided a rich seam of British culture, famous for its cartoon anarchy and a glamour born of the ordinary.

● Acacia Avenue, a celebration of suburbia, from today until October 26 at the Festival Hall (0171-960 4242).

AUTUMN SALE

Saturday 18th until
Saturday 25th of October

Monday to Saturday 9.00-6.00



50% reductions on most
showroom stock

25% off new furniture orders

40% reductions on
George Smith fabrics

For example - to order 6' Standard
Sofa in 'Gollus' fabric. Was £2904
inc. VAT, now is £1980 inc. VAT

GEORGE SMITH

587-589 KINGS ROAD LONDON SW6 2EE
Tel: 0171-384 1004 Fax: 0171-731 4451

Why the creator of Channel 4's hit programme fell for suburbia

Natural home of the soap

Fifteen years ago I wanted to develop a television programme with a mix of characters that would allow me to reflect life in modern Britain. I wanted to write about things that reflected and affected the majority of people in the place they spend most of their time — real people in real houses in a realistic setting. It was, of course, suburbia.

All the great themes of drama can be summarised by births, deaths and marriages. These are what keep the media, the church, politicians and the emergency services in business. The place to look for these great themes is where the greatest mass of people live. This is suburbia.

Here can be found the demographic cocktail of people on their way up and down the social ladder. Different types and groups, but all proud of their gardens and cars and all wanting merely to keep up but to stay in front of their neighbours. That is the essence of society. That is the essence of soap.

Brookside is not about Liverpool. Nor is it supposed to be topical in the sense that it reflects the news headlines. But it is as close a reflection of the main issues flowing through society as I can achieve through my own



Suburbia: a rich ground for literary imagination to feast on

brand of fictional social engineering. To understand the bodies under the patio, the incest and the euthanasia, you have to understand what drives people: what they are gratified by, what they strive for.

Everyone wants social recognition. If people cannot achieve recognition by the traditional routes of education and career, they seek alternative paths. It is this desire to be socially recognised that fuels most human activity.

This is a rich mine for both drama and satire, but the desire to better oneself is also one of the motors of all social, economic, technological and political change. It is what lies beneath the desire for suburbia. It keeps the house-builders in business and the

pressure on the green belt. People always want more, and something better, perhaps through a socially acceptable route — Sheila Grant wanting further education; Harry Cross's collection of garden gnomes; Mick Johnson wanting to be a parent-governor.

If the urge to better oneself has driven the suburbanite since the first bonfire was installed in Neolithic suburbia — once one had it, they all had to have it — it is the development of transport which made the suburbia possible. The railways, and then the car, meant workers no longer had to live near their jobs. Instead of living in the shadow of the smokestack, they could head for home in

the rural tranquillity of the suburbs — the ideal place to spend time with the family. Of course, the more who did it, the less rural it became. And so began the urban sprawl.

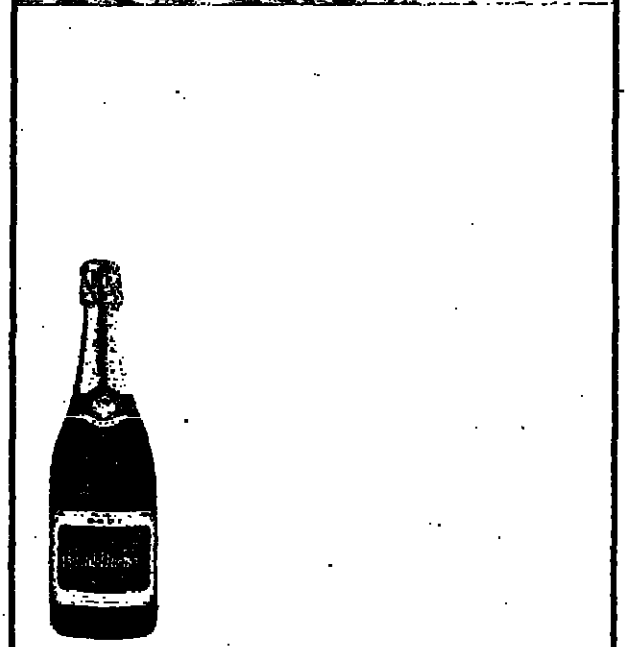
Even today the rural idyll idea has lost none of its vigour. One recent opinion poll showed that more than 50 per cent of respondents considered themselves as living in the country, although their postal codes showed them on the urban rim — yet another example of social aspiration outweighing reality.

Suburbia today means car ownership. This is why all the *Brookside* houses have driveways and why the garage has become a focal set. As in real life, the *Brookside* garage has developed into a mini-supermarket, and in so doing, caused the closure of Ron Dixon's grocery shop — another trauma on the suburban landscape.

J.G. Ballard said the suburbs are at "the cutting edge of social change". Hence it is one of the richest grounds for the literary imagination to feast on — from social revolution in Tooting and lace-curtained twittings in Penge to murder, incest and mercy killing in *Brookside*.

PHIL REDMOND

IN FRANCE,
A BOTTLE OF
CHAMPAGNE
Canard-Duchene
IS OPENED
EVERY 10 SECONDS.



CANARD-DUCHENE, CHAMPAGNE SANS FORMALITE.

Be devilish – set those greys afire

It's time to stride out in style, in the hottest, sexiest range of reds

Just a cursory look around our streets reveals the colour Britons adore: whether it's on our postboxes and phone kiosks, our buses and flag or our trooping guardsmen, we are a nation in love with red. And for once, Europeans have joined us in our national fervour – every designer at the autumn/winter collections draped the supermodels in various shades of it: bright traffic-light hues, sexy scarlets, soft pinks. This wasn't the hard, chic red of the Eighties, when power-dressers and television presenters pumped up their own shoulders, and confidence, with hard, streamlined suits. This time it was sexy and vampish: the colour of danger, of fire, of the devil. And, unlike the Eighties, it was not just suits that got the treatment at the collections: Antonio Berardi's models strutted through a hellish setting in slashed leather dresses studded with diamonds; Nicole Farhi showed sumptuous velvet jackets embellished with shimmering red beads; Bella Freud flaunted low-cut scarlet suits lined with opulent strips of gold braid.

On the high streets this autumn, you can't miss the flaming colour. Every label has turned up the red heat to complement its obligatory grey separates, and whether you want a casual vest or a vampish one-shoulder dress, you won't have to walk far to find one. (If busy politicians such as Margaret Beckett and Mary Robinson can fill their wardrobes with reds, it can't be too time-consuming...)

If you cannot contemplate an entire outfit, opt for a dash of bright colour. "All you need is a splash of red," says Vicky Brandon, the head designer for Warehouse. "It could be a single item: an essential red-leather micro mini, a red boob tube, or a slip dress."

As the weather turns chilly, there is nothing more comforting than a colour that is positive and glowing. It is time to jump out of dull winter colours and into the fire.

LISA GRAINGER

BELOW LEFT: chiffon button-through shirt, £80; stretch satin miniskirt, £90. French Connection, nationwide (0171-399 7200). Knee-high velvet boots, £169, L.K. Bennett, 83 King's Road, SW3 (0171-352 9066).

BELOW RIGHT: boat-neck sweater, £365, Sonia Rykiel, Browns, 23-27 South Molton Street, W1 (0171-451 7839). Lace skirt, £99, Kavan Jon, 30 Byram Arcade, Westgate, Huddersfield, Yorkshire (01484 456312). Clip-on dangle earrings, £36, Agatha, 4 South Molton Street, W1 (0171-495 2779).



ABOVE: burgundy rayon top, £50, French Connection, nationwide (as before). Trousers, £95, Whistles, nationwide (0171-487 4484). Jacket, £129.99, Morgan, nationwide (0171-383 2888). Kitten-heel slingbacks, £145, Russell & Bromley, 24-25 New Bond Street, W1 (0171-629 6903). Red clutch bag, £80, Dollergand, Harrods, SW1 (0171-794 3028).

LEFT: lace beaded shirt with mandarin collar, £29.99, River Island, selected branches nationwide (0181-998 8622). Satin corset, £39.99, Gossard, department stores nationwide (01525 851122). Wool crepe trousers, £275, TSE (available January, 1998), Harvey Nichols, SW1 (0171-584 0011), Liberty, W1 (0171-263 4433). Drop earrings, £18, Agatha (as before).



THREE OF A KIND

The easiest step to instant glamour this season is a pair of killer heels. Whether they are silver spikes, kitten-like sandals or strapped with delicate thongs of leather, they have to be high, sexy and needle sharp. And, of course, red. L.G.



LEFT: ankle-tye suede shoes, £85, Barrie (0171-935 2002). **CENTRE:** plum velvet closed-toe sandals, £295, Gina (0171-235 2932). **RIGHT:** red satin-heeled sandals, £195, Jimmy Choo (0171-235 6008).

IMPROVE THE ENERGY EFFICIENCY OF YOUR CENTRAL HEATING AND CUT POUNDS OFF YOUR HEATING BILL.



If your current boiler is more than 15 years old, your heating bills may be higher than they should be. Change it for a condensing boiler and you'll get a £200 cashback, maximum efficiency, and could cut bills by up to 30%. At the same time, if you upgrade your heating controls, you could cut your bills by up to a further 20%. For maximum savings, why not invest in a condensing boiler and a heating controls package? Call now for details. 0345 277200



IT'S CLEVER STUFF

An Energy Saving Trust initiative backed by the Government

http://www.eet.org.uk

GARDEN ANSWERS

STEPHEN ANDERTON
replies to readers' letters

Q How do I eradicate or contain the many weeds which my large gravelled parking area seems to attract? We do it by hand but would prefer to use a good, safe, effective weedkiller. — M. Hanlon, Clifton, Bristol.

A Eradicating seedling weeds is much easier than dealing with established ones, especially tough species. If your hand work means the gravel is clear of weeds, then you could keep it so by using a combined weedkiller such as Weedol in early spring.

But if you have tough weeds like dandelions and thistles, then you would do better to start with a systemic weedkiller containing glyphosate such as Roundup, applied to new growth in spring. Then you can use combined mixtures to keep it free of weeds.

Does your gravel have hardcore underneath? An insufficiently thick layer of gravel over soil will always be weedy. A greener approach to weeding gravel, once the tough weeds are killed, is to run over it with a flame gun when there is a crop of seedlings to frazzle, but beware of frazzling plants around the edges.

Q I have an old 25ft *Magnolia grandiflora*. It has bloomed well, but is shedding leaves and has some sort of wet rot at the base of the trunk. It is looking thin and sickly. I have pruned off the apparently dead branches, treated the base of the trunk, and given it a dose of bonemeal. What is wrong? — G.B. Stevens, Isleworth, Middlesex.

A A healthy *Magnolia grandiflora* should never look thin. It likes lots of heat, sun and moisture, and good soil to go with it. Then it makes a rounded evergreen tree the size of a sycamore, with perfumed flowers the size of plates —

perfect outside a great white ante-bellum cotton mansion. The tree does shed leaves, of course, and in summer, but even so it should not look thin as a result. New leaves should more than compensate. I guess your tree is too dry at the root (I bet it is against a wall?) and also dying from rot in the wound at the base. Feeding and painting over wet rot will do little to revive it. Watering and patience may just see it into its final golden afternoon.

Q We have a large pond which is almost choked with four varieties of water lily, leaving too little water to row our boat in. The pond is full of wildlife, so I am reluctant to use herbicides. For the past three years I have had the lilies culled by hand in spring, but my wife is refusing to do it again next year (I generally have a bad back in spring) on the grounds that it makes little difference. She is unmoved by my offer of chest-high waders for Christmas. Should I put my foot down, or can you suggest another solution? — Mr. R. Wade, Tenterden, Kent.

A The commitment of a dutiful wife is a wonderful thing. Whether or not she is clad in rubber, there are limits beyond which a wife should not be pushed. I suggest you get a man in next spring to pull out all the lilies, and replant with smaller, more manageable varieties, which will need to be grown in places where the water is only 18-20in deep. The deeper the water, the more vigorous the lily. This should allow sufficient open water for any amount of boating and possibly even a little scuba-diving. You write as a man, I am sure, who is used to being in deep water.

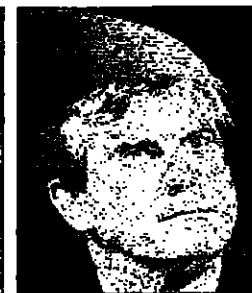
Keep the gnome fires burning

'Little folk' may be naff, but we love 'em, says Paul Richardson

GNOME CELEBRITIES



Teresa Gorman, MP, used to have John Major and Baroness Thatcher gnomes. Writer Giles Brandreth has an adult-sized gnome outfit. Bill Oddie asked friends to give him gnomes instead of wedding presents



A Major gnome production

Herbaceous borders and prized flowers all die sooner or later but garden gnomes just seem to hang in there, immune to blight and rust, untouched by drought and frost. They are as ineradicably British as rain-off cricket matches and *The Archers*.

In fact the main threat to gnomes, apart from the enforcers of "Islington Tuscan" style, is from thieves. And serious British gnome-ophiles are concerned about a new trend — a ruthless Garden Gnome Liberation Front which was kidnapping the defenceless creatures across France last summer and releasing them in the wild to breed. If this foreign contagion was to spread across the Channel a national institution could be under threat.

Fortunately, the AA is fighting the foreign menace by publishing the *Complete Book of the Gnome* (£14.99), an in-depth study aimed at both the traditional enthusiast and at a younger generation just turning on to the kitsch possibilities of gnome ownership. The book, says Louise Bowden of the AA, contains "everything you ever wanted to know about gnomes but were afraid to ask". It includes an over-

view of Little Folk throughout the European Union, a chapter on how to make your own garden figures, and a controversial "outing" of celebrity gnome-fanciers, including Teresa Gorman, the Conservative MP. It also reveals that Britons spend £80 million a year on garden ornaments, and that the biggest European manufacturer of gnomes, Hoffmann in Germany, made half a million of them last year.

Ann Atkins, the founder and owner of Britain's only Gnome Reserve, is unperturbed by changing notions of good and bad taste. Her 1,000 gnomes inhabit four acres near Bradworthy, north Devon. "Fashion comes and goes, but gnomes go on for ever," says Ms Atkins, who sees them as a powerful spiritual force for good. "They're childlike, yet wise. They're a weird mixture of the comic and the serious. For me, they're a link with the ecology of the planet, and you could argue that the fishing gnome is a symbol of human creativity."

Visitors to the gnome reserve — about 25,000 a year — are encouraged to wear gnome hats provided by Ms Atkins and her six employees. "With the hats on, people blend in with everything here. You're not yourself, you're a gnome for a

few hours," she says. Gnomes, as a garden accessory, were invented in the 1860s by the aristocrat and mystic Sir Charles Isham, who placed 150 of them around his rockery at Lamport House in Northamptonshire. The only survivor, known as Lampy, is now insured for £1 million.

The figures used to be made of sandstone or terracotta, and antique gnomes can fetch £800 to £1,000 at auction. Now they are more likely to be moulded from concrete, bonded marble, plaster or plastic, and may cost anything from £5 up to about £160 new. Ms Atkins's hand-made gnomes range from £150 to £400.

Poses and activities range from the classic wheelbarrow, pipe-smoking and hiking gnomes to estate agents, traffic wardens and Spice Girls. Topless, mooning and flasher gnomes have recently become popular among kitsch revivalists and shock-thy-neighbour gardeners. One speciality gnome even has indirect royal approval: the Prince's Youth Trust has given a grant to a young entrepreneur who makes gnome funeral caskets — where better to stash the ashes of a deceased gardener? But the most popular, according to Bill Pye Gnomes, who finds homes for up to 12,000 every year, is still the "fishing" variety.

Celebrity gnomes-owners are almost as shy as their charges but a few have bravely "come out". The singer-songwriter Ian Dury is partial to gnomes, relying on his wife to buy them from the Gnome Reserve in Devon. And, in defiance of the good-taste wedding list, the comic actor and birdwatcher Bill Oddie, a rather goblinous character himself, asked each of his guests for a garden gnome.

In the hit film *The Full Monty*, Gerald (played by Tom Wilkinson) has a garden crammed with gnomes and is teased mercilessly — unjustly, as the film makes clear — for his



Ron Broomfield has 800 gnomes, not all as innocent as they seem

innocent delight in them. Gerald's view has influential supporters, including the former prime minister's brother, Terry Major-Ball, who takes great heart from the success of gnomes because, he says, "in many ways I equate their struggle with that of the ordinary hard-working man up and down Britain".

Gnome-loving may be about as socially acceptable as paedophilia in some sections of British society, but all the signs are that a kind of Gnome Liberation is already happening in Britain.

When positioning gnomes in the garden, fanciers say that we should remember that they are social creatures. They do not look natural standing alone and should be placed in groups of three or more. Gnomes tend to do well, they say, when partially hidden by foliage or low

branches, or appearing to peek from behind plants. The London design store Wong Singh Jones sells a zinc-plated mini gnome, which it says is perfect for hiding under small plants in city windowboxes.

Ron Broomfield, who has more than 800 gnomes in the garden of his cottage in Lincolnshire, has several of them "fishing" in a small ornamental pond. But, he warns, one should be taken with these particular gnomes, which may not always be as innocent as they seem.

A visitor to his house once accidentally stabbed himself in the leg with one of their fishing rods — and subsequently died. With friends like that, who needs the Wicked Witch of the West?

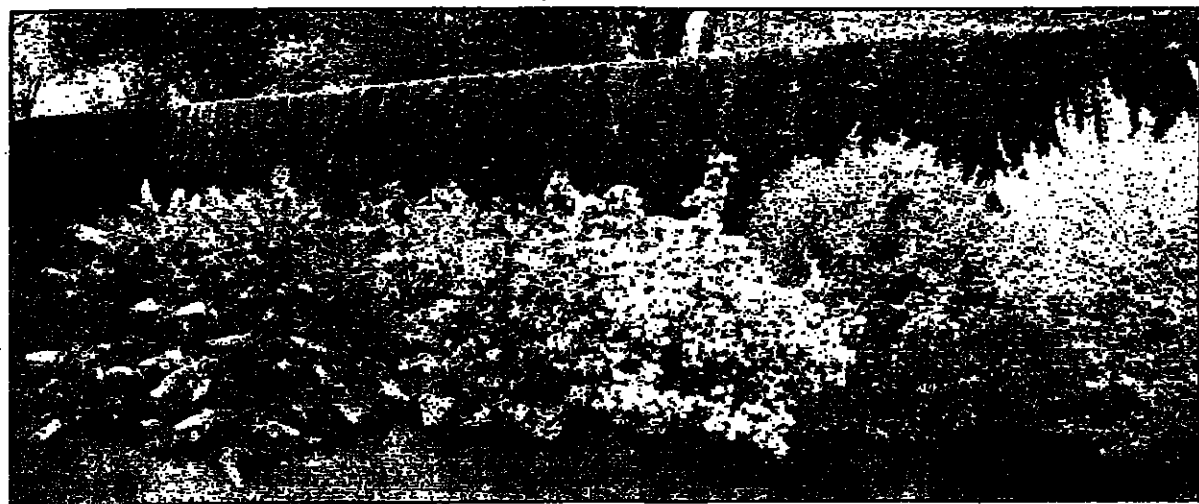
• The Gnome Reserve is in West Purford, near Bradworthy, north Devon. EX22 7XE (phone/fax 01409 244435).

EXCLUSIVE TIMES OFFER

THE TIMES

55 flowering plants for only £19.98

including p&p



Prepare your garden this autumn and turn it into a haven full of fragrance and colour for many years, with this unbeatable value-for-money offer.

Each set consists of 30 perennial plants in seven varieties to give height to beds and borders and flower between June and September: *Astilbe* (4) — deep-green fern-like foliage with a 12-15in spike of flowers; *Lupin* (4) — beautiful coloured spires of petals, growing to a height of 3ft; *Helioopsis* (4) — single daisy-like flowers approx 3in across on a strong 24in stem; *Liatris* (6) — pink-purple flowers which appear in dense spikes, growing to a height of 2-3ft; *Gypsophila* (4) — with a height of 2-3ft and clouds of tiny, white flowers; *Phlox* (4) — a favourite plant with many gardeners, growing to 2-3ft, with large fragrant flowers; and *Delphinium* (4) — superb flowers for the back of borders where the 5ft flowering spikes can be seen to best advantage.

There are also 20 ground-covering plants, consisting of five varieties which, once planted, will quickly spread, helping to combat weeds and bring colour to the most forgotten corners of your garden: *Campanula carpatica* — a 9in blue/purple flower; *Saxifraga* — a bright pink 9in flower; *Sedum Spurium* — with its subtle dense pink 4in blooms; *Dianthus* — which is covered with a mass of small blooms throughout the summer and grows to 5in; and *Sedum Acre* — also with a mass of flowers.

To complete this collection there are five different shrubs which bloom between March and October: *Buddleia* — with its purple plumes, growing 9-10ft; *Forsythia* — with a mass of yellow blossom up to 6ft high; *Lonicera* — deep pink, flowering May/June and red berries in July/August, growing to between 6-8ft; *Philadelphus* — with a double white flower; and *Ribes* — deep pink, flowering between March and May, then blue berries from August.

FOR ORDERS PLEASE TELEPHONE 01775 710000 (24 HOURS)

The Times Plant Offer

Name (Mr/Ms/Ms)

Address

Post Code

PLEASE SEND ME:	QTY	PRICE	TOTAL
4128 Astilbe Plants		£3.99	
4176 Lupin Ground Cover		£3.99	
4226 Helioopsis Shrubs		£3.99	
1221 Liatris & Gypsophila		£19.98	
Price includes postage and packing.		TOTAL COST	

I enclose a cheque/postal order/money order payable to: The Times 50 Plants Offer F760.

Name _____ No. _____

Please write name and address on back of all cheques.

Or debit my Access/Visa card number: _____

Print Name _____ Entry Date _____

Signature _____ Date _____

Send coupon and remittance to THE TIMES 50 PLANTS OFFER F760, PO Box 8, Spalding, Lincoln, PE12 6EB.

Allow 28 days for delivery from receipt of order. Cheque payable in UK only. If despatched please retain goods within seven days of receipt for full refund. No claims for cash in transit can be made after 60 days. The Times cannot be held responsible for unclaimed goods lost in transit. Offer subject to availability. You may be sent further information on other offers and services which may be of interest to you. If you do not wish to participate please tick box.

Mail-order plants work well if you buy with care, says Stephen Anderton

Outdoor type, wants to put down roots

Tall, dark hermaphrodite, no ties, loves running and good food. WLTW warm outdoor type for long-term relationship and maybe more. Distance no object. Good sense of humour essential. This could be the mail-order advert for the dreaded Japanese knotweed. Everyone knows there are uncertainties about mail order. But there are also great advantages, especially if you know what you are looking for. As with tele-dating, anticipation becomes half the pleasure.

Years ago I bought a crate of camellias from Trehanes, the Dorset camellia specialists. The crate was a work of art, for which I paid an extra fiver on an order of perhaps 20 plants. It was, in effect, a wooden tray, in which every plant stood upright, with hazel rods nailed over the lines of pots so they couldn't move. To the four corners of the tray were nailed vertical hazel rods, which were pulled together in the centre to make a tent, and the whole covered in black polythene.

The camellias were in perfect condition. The lesson is, as ever, that you get what you pay for. If things sound extraordinarily cheap, they are usually of cheap quality. The quality of mail-order plants depends on the packing. There should be no room for plants to move around. I particularly mistrust clematis by mail order, because they get so knocked about. Many nurseries, including the smaller specialists, no longer offer mail order, because it gives them so much grief with paperwork and complaints. A minimum order of £25 is not uncommon. And yet, thank goodness, others continue to offer mail order. It is perfect for tracking down long-desired varieties — if, say, you are on a waiting list for a particular rhododendron from Glendock in Perthshire, and can wait until it is

available. Glendock packs well and makes sure you will be at home when parcels are delivered.

Large plants can be sent by carrier and at disproportionate cost. But in principle, when it comes to parcel post, the smaller the plant, the better it can be packed and the better it should survive. Opening parcels full of two-litre pots is not feasible. What is the point in paying postage on all that weight? Nine-centimetre, or even 7cm pots are sensible for mail-order plants.

Elm House Nursery of Wisbech, Cambridgeshire, supplies tiny rooted plantlets of penstemons, geraniums and other patio plants. It uses special cardboard trays over polythene slips and plants arrive in excellent condition ready to pot on. Fibrex nurseries at Evesham specialise in ferns and sends out young plants in 7cm pots which are just the right size to settle in fresh soil.

A 9cm pot is a more acceptable size for taller herbaceous plants. Many catalogues state the size of the plants they send out, but if there is no indication and the price seems high, a call will establish the truth.

Seeds and bulbs are perfect for mail order. The greatest hazard to bulbs is heat and damp (think what would happen to a closed bag of onions after a few weeks), so they should always be unpacked upon arrival, opened up, and placed in a cool place to breathe. In fairness, a few days in the post should be of no matter to most bulbs, and more often than not it is subsequent storage — before planting which lead to mould and rot. Remember that with mail order bulbs you need to state whether, in the case of a variety being unavailable, a substitute is acceptable.

Think twice though about the value of "free gift" bulbs, which are usually cheap and cheerful and not financially



Mail order is good for tracking down obscure varieties

significant. A hundred free *Brodiaea Queen Fabiola* may be fun once, but once may be enough. (Those mini-gigapanthus heads are lovely, though, at the front of a dry border, with perennial quaking grass *Briard media*, marjoram, slaty sempervivum and grey-green rosemary.) Tools by mail order are another matter. I like to feel a tool in the hand before I buy it, to feel the size and the balance, and see the quality of the metal. I would only buy a tool by mail order if I knew the brand or had actually seen it.

I hesitate to buy mechanical apparatus by mail order simply because I am particular about quality. Anything with joints can easily be rickety. I trust specialists more, who sell a range of similar products, such as Access garden frames.

Garden furniture I would always want to see properly, to know whether it was joined or slapped together with screws. Laid-back lounge, generous seat, fabulous legs, no strings attached, seeks distressed vegetarian yuppie. Nah, I'll go to the garden centre and try one out first.

• Elm House Nursery, PO Box 25, Wisbech, Cambs PE11 2RR (0145 581511); Fibrex Nurseries, Honeybourne Lane, Felworth, Stratford-on-Avon, Warwickshire CV37 9XT (01789 720788); Glendock Gardens Ltd, Glencairn, Perth, Scotland PH12 9NS (01738 862255); Trehanes Camellia Nursery, Staplehill Road, Hampstead, Wiltshire, Dorset BH21 7NE (01202 873400); Access Garden Products, 17 Yelvertoft Road, Colch, Northampton NN6 7GS (01788 822301).

Oldies are goodies in the orchard

Fewer bags of windfalls are being passed across garden fences this autumn, after the devastating frosts that hit the southeast of England on April 20 and May 6, but nobody with an apple tree or two in their back garden, or even a small, ornamental orchard, is too downhearted. The natural disaster may have halved this year's commercial crops of Cox and Bramley apples but, unlike the professional growers, gardeners can say: forget about the fruit, the trees give pleasure, too.

Sir Kenneth Carlisle, a former MP, could have done with a better crop this year to help supply his Vineyard Restaurant at Wyken Hall, Bury St Edmunds, Suffolk, but he's happy enough in a bad year just to admire the trees. "The old varieties that have been in our orchard for some time have lovely trunks, with lichen on, and are pretty just as ornaments. Most of the apples generally fall on to the ground and are eaten by big flocks of fieldfares in November anyway."

Sir Kenneth and his wife, Carla, a Country Life columnist, have added 50 old English varieties to their orchard. "The great thing about old trees," he says, "is that they're not put on dwarf stock so they grow up quite high, so high now that we can't pick the apples. We don't prune them because they look so beautiful."

Gnarled trunks supporting an interesting range of mosses and lichens are also a feature in Lynn Fomison's orchard at Ropley in Hampshire. "Treecreepers love them, and search for insects in the crevices of the bark," she says. "In hard weather I push fat, cheese and chopped nuts into the bark, to encourage the birds to stay through spring and summer and help rid the garden of insect pests."

Ministry of Agriculture figures show a decline in Britain's tally of eating and cooking apple orchards from 20,368

APPLE DAY EVENTS

HAMPSHIRE: Mount Pleasant, Parkstone Road, Ropley (01962 772251), October 18: guided walk to see orchard fruits and the wildlife they attract, 2pm. Games, tastings, apple cakes.

LEEDS: Harwood House (0113 2885331), October 18 and 19: food historian Peter Brown, children's activities and food demonstrations. Workshops on Apple Day, October 22.

LINCOLNSHIRE: Wootton Bassett, Grantham, (01476 860335), October 18: apple grafting explained, apples identified. This is the birthplace of Sir Isaac Newton: a descendant of his famous apple tree is here.

LONDON: Chiswick Community Orchard, Marlow Lane, SE12 (0181 695 6000), October 21: practical work day in orchard, bring packed lunch.

SOMERSET: Middle Lane Farm, Kingston Seymour (01454 834282/853276), near Clevedon, October 19: pruning, budding and grafting demonstrations, plus apple-tasting, cider tasting, children's events.

SURREY: Rye Gardens, Witley (01483 224234), Autumn Fruit Festival Fortnight, October 18-November 2, October 18-19: expert Harry Baker advises what tree to buy for your garden.

WEST SUSSEX: West Dean Gardens, Chichester (01243 818209), October 18: guided tours of apple collection, tastings, sales.

hectares in 1986/87 to 13,636 in 1996/97, but a resurgence of interest is under way among domestic growers. Joan Morgan, the co-author with Alison Richards of the orchard-grower's bible, *The Book of Apples* (Ebury Press, £22.50), and a trustee of Brogdale Horticultural Trust at Faversham, Kent, attributes much of the growing interest in planting old varieties to the energy and enterprise of the Covent Garden-based charity Common Ground.

Common Ground is busy promoting British orchards in every way: through county surveys, county collections, community orchards, research, education, publication and, most notably, through the scores of events it is co-ordinating to celebrate Apple Day next Tuesday.

With their newly planted orchard at Bryan's Ground, near Stapleton, on the Herefordshire/Wales border, David Wheeler and Simon Dorrell, the editor and art editor respectively of the quarterly gardening journal *Hortus*, are men after Common Ground's heart.

The first thing they did was replant the orchard, cut down in the 1960s by a previous owner.

Mr Wheeler says: "We put in 30 old varieties — either names that we could read on some of the old, faded labels in the apple loft, or varieties known to have been

grown in northwest Herefordshire." Next year Bryan's Ground will be open Saturdays to Mondays, from May 23 to September 22.

Further south, there are 100 apple varieties at West Dean Gardens, near Chichester, West Sussex, which is open until October 26. Jim Buckland, the gardens' manager, aims to grow any variety known to have flourished there between 1890 and 1914 when the walled garden was at its peak.

To have varieties in keeping with the surroundings is also the policy with a newly planted orchard at the grounds of Elgar's Birthplace and Museum at Lower Broadheath, Worcestershire. The 70 new fruit trees, mainly apples, are varieties that Elgar would have seen growing locally in the late 19th and early 20th centuries. Donated and planted by Bulmers, the Hereford-based cider firm, they have been underplanted with wildflowers and will be surrounded by native hedgerows.

There are 98 old varieties, most of them introduced before 1900, in the National Trust's walled garden at Berrington Hall, at Leominster, Herefordshire — a special project looked after by Nick Winney, the head gardener, on behalf of the National Council for the Conservation of Plants and Gardens. His museum has already saved the local Tillington Court apple from extinction: the tree from which the graftwood was taken for the two Tillington Court trees in his care was the last known of its kind and fell down in 1990.

SUE CORBETT

Common Ground Charity, 0171 391 3100, Bryan's Ground, Stapleton, Herefordshire, 0154 280001, Elgar's Birthplace and Museum, Lower Broadheath, Worcestershire, 01905 333224, Berrington Hall, Leominster, Herefordshire, 01568 015721.

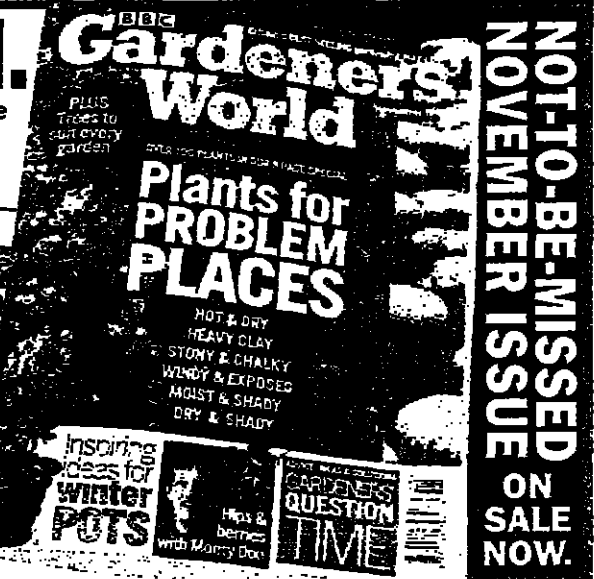
TO ADVERTISE
CALL: 0171 481 1920
FAX: 0171 481 9313

HOMES & GARDENS

TO ADVERTISE
CALL: 0171 481 1920
FAX: 0171 481 9313

100 PLANTS FOR PROBLEM PLACES IN YOUR GARDEN.

● Heavy clay? Not a problem. Hot and dry? No sweat. In our November issue you'll find over 100 plants especially for problem areas of your garden. ● Whatever type of soil you have, whatever the difficulty, you'll find the answer. ● You'll also find inspiring ideas for creative container planting for colour throughout the winter. ● And a guide to the real jewels of the autumn, hips and berries.



Atmings, Canopies & Conservatory Blinds

CALL US NOW
0117 481 1920

FOR HELPFUL FRIENDLY SERVICE AND ADVICE

widest range of styles available
INTEREST-FREE OPTION AVAILABLE

written details upon request
3 year guarantee on a wide range of Atmings, Canopies, Free-standing awnings and Planters, Picnics, Verandas and Venetian Conservatory Blinds.

116-120 WEEK STREET, WIDMORSE, KENT ME11 1RH

Garage Doors

Global Garage Doors offer the ultimate convenience, allowing you to open and close your garage door from the safety and comfort of your car. The space efficient design allows parking right up to the door and can increase the available opening size.

For a FREE Colour Brochure please phone 01286 884665 or write to our FREEPOST address below

GLOBAL SECURITY LTD, FREEPOST (EXTERNAL DESK), EXT 7A

Transform your home outside.

WINDOW SHUTTERS

• PRICES START AT £39 (per window)
• COLOUR, SIZE & PRICE OPTIONS
• 40 YEAR GUARANTEE (against colour loss)

0117-947-7878 **LIDMAN**

Lidman Limited, Tower Lane, Warrimley, Bristol, BS15 2DQ

Name: _____ Tel: _____
Address: _____
Postcode: _____

For the largest selection of top quality CONSERVATORY FURNITURE in the country.

Showrooms Open Mon-Sat 9.30am - 5pm. Nationwide delivery service.

Send for our full colour brochure and mail order catalogue.

Holloways • Lower Court Sackley • Worcestershire WR6 5DB
Tel: 01886 884665

WE HAVE LIFT OFF

If it's quality and affordability you're after look no further. Buy your new suite direct from Britain's top manufacturer and you are guaranteed the best of both worlds. We provide the finest materials, widest choice and Best value. Our Brochure contains the outstanding range of fabric and leather sofas and suites. You decide in your own home - we guarantee our quality and make a 21 day refund promise. Phone or send for a copy today **Tel: 01656 725 111**

CLASSIC CHOICE

NAME _____
ADDRESS _____
POST CODE _____ TEL _____

Classic Choice, Dept 707/18/10
Brynnyr, Bridgend, Glamorgan, CF32 9TD.

FRUIT PRESSES AND CRUSHERS

Our complete and reliable fruit presses, crushers and juicers are available in a wide range of sizes and capacities. We have a long history of supplying the fruit and vegetable processing industry and our products are used in many of the world's leading food processing plants.

Our products are made in the UK and are available in a wide range of sizes and capacities. We have a long history of supplying the fruit and vegetable processing industry and our products are used in many of the world's leading food processing plants.

To advertise in this section please call Zoe Hoskins on 0171 680 6122

"Find out about a Stannah Stairlift before the stairs become a problem!"

RAYMOND BAXTER

'Even if the stairs are only a minor nuisance at the moment, find out about a Stannah and you'll be ready to stop the struggle before it starts.'

■ No need to worry about moving house.
■ Effortless access to bathroom and bedrooms.
■ No problem if your stairs are curved.
■ Works on call 24-hours a day

CALL FOR FREE ADVICE 0800 715 422

Or write to Stannah Stairlifts Dept 890, FREEPOST SA544, Andover, Hants SP10 5BR.

Please send me details of Stannah Stairlifts. Are you considering for your household? ☐ Or relative living elsewhere? ☐

Name _____
Address _____
Postcode _____ Tel _____

The world's most chosen stairlift

HEDGING & YOUNG TREES

Over 100 varieties, plus hedges, shrubs, trees and plants. Catalogue request free.

01286 884665
Tel: 01286 815558
Fax: 01286 815561
Buckley Road, Warrimley, Bristol, BS15 2DQ

WARWICK BUILDINGS

• STUDIOS
• SUMMERHOUSES
• WORKSHOPS
• GARAGES
• STALLING

(Please specify which brochure)

SHOW SITE - SOUTHAM ROAD, LONG ICHINGTON, RH8 5JY
WARRICK BUILDINGS
TEL: 01263 815757
FAX: 01263 815182

DRINK PURE CLEAN WATER

AQUA-SURE

A home water treatment system that removes all the harmful bacteria and viruses from your tap water. It also removes all the harmful chemicals and pesticides that are found in tap water. It is the only water treatment system that is guaranteed to remove all the harmful bacteria and viruses from your tap water.

FINE CONSERVATORY BLINDS

Appeal offers the finest choice of conservatory blinds. Our natural wood Patec blinds are exclusively available in The National Trust's gardens.

For your FREE COLOUR BROCHURE
TEL 0117 963 7734
FAX 0117 966 6216

OR WRITE TO US AT: **APPEAL BLINDS LTD, 6 VINE LANE, REDMISTON, BRISTOL BS1 5SL**

For more information, please contact: **APPEAL BLINDS LTD, 6 VINE LANE, REDMISTON, BRISTOL BS1 5SL**

FREE conservatory heating system while stocks last

Move out to the countryside. (About 15 feet out.)

Freephone now to secure your FREE Amptec conservatory heating system.

You can have all the benefits of a leafier, more rural location, simply by moving to another room when you own a BAC conservatory.

Light and airy, the scenery is provided by the natural beauty of your garden and gives your present home a whole new lease of life. The extra space it creates can be used in so many ways. One minute it's the perfect place to entertain, the next a wonderful play area for the children. And what better place could there be to relax in?

A BAC conservatory allows you to enjoy your garden whatever the time of year. Warm and snug in the winter, thanks to thermally efficient Pilkington K Glass, whilst allowing you to get the most out of the all too short British summer. Natural greenery is all around, all year round, without even setting foot outdoors.

BAC provide a service from concept to completion. Specify any style or design of conservatory you wish in either woodgrain or white PVC-U or rich, natural Hardwood.

To secure your FREE Amptec conservatory heating system, Freephone 0800 666 444 now or Freepost the coupon below, quoting reference Amptec/T.GAR.

BAC CONSERVATORIES

FREEPHONE 0800 666 444 TODAY
Open every day including Sunday - 24 hours

Yes, I definitely want to secure a FREE Amptec conservatory heating system.

Name _____ AMPTEC/FreeCall TV 1047

Telephone (Opt.) _____ (W/L)

Address _____

Postcode _____

BAC Limited, Freeport, Romford, RM7 1BR. One stamp required. Please ensure that you complete the coupon fully to help us process your enquiry promptly.

gardening



Place to relax: Italian marble pillars form a pergola beside the circular swimming pool

Jane Owen meets the outspoken president of the Royal Horticultural Society

Labour of love assembled with military precision

ME AND MY GARDEN: SIMON HORNBY

Until recently Sir Simon Hornby had 50 varieties of pen-stemon in his garden — almost enough to be a national collection holder — but Sir Simon, who is president of the Royal Horticultural Society, says he would not contemplate holding a national collection.

"If you hold one you have to do it really well," he says. "Most of the national collections are not as good as they should be because most of them are run by keen amateurs who do their best."

"But even the RHS national collections aren't good enough, because they should be really well grown, really well propagated, really well recorded. Most people can't do that."

Sir Simon — Eton, New College, Grenadier Guards and a former chairman of WH Smith — rather assumes that everyone else should be able to achieve and excel in the manner to which he is accustomed. For example, in the six years since he bought The Ham in Oxfordshire, with five acres of garden and 50 more acres beyond, he has transformed the lawns and basic beds into a remarkable planting that ranges from arid to marsh.

His standards, like his bank balance, are different from those of most people. When you have a small garden you have to compromise, but he has battled through, buying 50,000 bricks to build a walled garden of nearly an acre, bringing marble pillars from Italy, planting about 2,000 broadleaf trees and creating four vast mixed beds and a stream garden whose upkeep would cause most conscientious gardeners to tremble.

It helps, of course, to have two full-time gardeners, a greenhouse man for ten hours a week, the services of the designer Martin Lane Fox and an odd-jobber to cut the lawns. Sir Simon says he puts in four days a week (despite "gardeners' back") and his wife, Sheran, who recently escaped from a bedroom fire at their pretty 18th-century house, helps too. "Sheran is very keen and loves helping with the pruning," he says. "She is not a gardener but has learnt the

art from me and now knows lots of flowers."

The back of the house faces south, with views to the hills, and French windows look through ruffles of plumbago onto a terrace scattered in summer with loungers and chairs, and flanked by a mixed border, where the Hornbys take many of their meals. In front of the terrace is a circular swimming pool surrounded by tubs of agapanthus and marble pillars.

Sir Simon shows me pictures of the area from the estate agent's description when he bought The Ham: there was the pool and little else. Today, new walls enclose the area and, to the right, limes have been planted for extra protection from the southwesterly winds that

sweep into this frost pocket. "We had no protection at all. This year a lot of the young acers, magnolias and other trees were killed off," he says.

Inside the walled garden, flying hedges of hornbeam add a little extra protection. In the resulting shelter, Sir Simon, who spent his first 60 years at nearby Pusey House with a garden designed partly by Jellicoe, has made a geometric crisscross of paths that lead from a magnificent red garden at one end, past lavender walks and rose-encrusted pergolas, and along iris and gypsophila walks to a gravel garden at the far end, where euphorbias, aloes, ornamental grasses and bamboos were planted this year. One of the

squares within the walls is a rose garden, even though Sir Simon says he hates rose gardens. This is different, though: not a hybrid tea in sight and a standard wistaria growing at the centre of each of the four beds. At the front of the house, screening the cars, is a hedge of *Rosa rugosa*.

"Roses are one of my favourite plants," he says. "I hate rose gardens but I love roses. I am a flower man. Colchicums are lovely. And salvia. And peonies. I prefer flower to leaf. I am not a tree person."

He picks out some of his favourite flowers: a yellow kniphofia; a *Rhus chinensis*; *Hosta* 'Royal Standard'; several huge-leaved paulownias; the creamy flowered shrub rose 'Jaqueline du Pré' and the red bush rose 'Ingrid

Bergman'. Many of his favourites have an RHS award of merit.

Sir Simon has a fine gardening pedigree but is modest about his knowledge and skills. "My grandparents and parents were good gardeners, but I did not start gardening properly until I came here. I just picked it up from my family."

"I used to love working in the garden — in the holidays from Eton and when I was an undergraduate. Weeding and pruning, deadheading and so on. I have to look things up all the time, because I do not have a good knowledge of plants or how to do things."

Sir Simon has his own library at The Ham, but RHS members and scholars who want to look things up have to cope with the society's library being divided between Wisley, in Surrey, and London.

The division is a compromise that caused ructions in the RHS after Sir Simon announced his plan to move the whole of the Lindley Library, probably the most important garden library in the world, to Wisley.

It was a controversial idea and one that sparked much sharpening of secateurs in the normally genteel society, culminating in a public contretemps between Sir Simon and Lady Salisbury, one of Britain's most eminent gardeners, at an AGM of the RHS when the president appeared to get shirty with Lady Salisbury.

"I did not get cross with Lady Salisbury. I told her that she was out of order, which she was as a vice-president. When I asked her to sit down, we hadn't done the awards and so we hadn't started the meeting. She behaved extremely badly."

"I still believe the whole library should be at Wisley. The fact is that we won't now have as good a library as we could have. I regret it all because people were so rude and bad-tempered."

The stresses of presidential life melt away at The Ham, although, having poured sweat, backache and dosh into the garden here, Sir Simon is already looking forward to starting yet another, smaller garden for his dotage.



In six years, Sir Simon Hornby has transformed the 55 acres surrounding The Ham

- Prune back by two-thirds, or about 6in-9in, any weak first-season hedging plants of beech, hornbeam, hawthorn and privet to ensure a dense, bushy hedge in the future.
- Cut out fruited stems on cultivated blackberries and tie in the new ones at even spacings; sever any layered tips and replant them elsewhere. Take hardwood cuttings of blackcurrant bushes, using vigorous shoots 12in long.
- Plant nerine bulbs and divide old mounded clumps after flowering. The best place to offer them the heat and sun they need to flower is at the base of a south-facing wall. Plant the bulbs with just the nose showing above the soil.



HOMES & GARDENS

TO ADVERTISE
CALL: 0171 481 1920
FAX: 0171 481 9313

TO ADVERTISE
CALL: 0171 481 1920
FAX: 0171 481 9313

COUNTAX The Best way to cut and collect grass AND those fallen leaves

Britain's Best Selling Garden Tractor cuts long or short grass immaculately and collects in any weather. It is also easily the fastest way to pick up those fallen leaves.

Send for this 26 Page Brochure

PHONE FREE 0500 279927

To: Countax, FREEPOST, 61 Hasleley, Oxford OX4 7BR

Name _____
Address _____
Postcode _____

GA

The 100% Natural Fertiliser

Makes your garden... simply magnificent

So concentrated that ONE sack is equal to SIX bags of farmyard manure to give you

FABULOUS flowers
GREENER grass
VIGOROUS veg
RIOTOUS roses
TERRIFIC tubs
SUPER soil

Made from oven heated chicken manure. Ideal for all plants and soil types. Available in new odourless Easy Spread Pellets.

PHONE FREE 0800 413 065
FOR YOUR NEAREST STOCKIST
RSP £9.25 PER 15kg SACK

*ORGANIC CONCENTRATES LTD, DEPT. 262
3 BROADWAY COURT, CRESSHAM, BUCKS HP8 1BN.

TAKE THE DIRECT ROUTE TO QUALITY.

CANNOCK GATES
AT FACTORY PRICES

Order direct from the UK's leading gate manufacturer's catalogue

Wooden Gates from only £79.95

CALL NOW ON
01543 462500
FAX **01543 506237**

Quoting Dept. TT 497, for your FREE Cannock Gates made to order price list are open 24 hours a day, or write to: Cannock Gates Ltd., Dept. TT 497, Martonville, Haverhill, Cambridgeshire, CB23 5NT.

The Gateway to Great Garden Ideas

CRAFTSMAN BUILT: DIRECT FROM THE FACTORY

FINCH CONSERVATORIES LTD
A WHIT HOLDING PLC Co.

ENJOY ALL YEAR COMFORT AND SUN IN A FINCH CONSERVATORY, DESIGNED TO SUIT YOUR HOME OR POOL AND BUDGET!

Experienced staff cover the UK. No Obligation FREE Survey

Freephone for brochure and Free Advice NOW!
0800 378168 or
FINCH, FREEPOST, SHEFFIELD S20 3GZ
Members of the Conservatory Association

STOP THIEF!

SHUT OUT BURGLARS

...WITH GUARDIAN SECURITY SHUTTERS

The Ultimate Deterrent

Made from tough maintenance free insulated aluminium our ultimate Security Shutters not only keep burglars out, they keep heat in, dramatically reducing heat loss. Simple to operate from inside your home, Security Shutters are designed and manufactured for your windows, are normally fitted in one day and are guaranteed for 2 years.

FOR A FREE BROCHURE RING
01484 461010/0171 581 4443
OR RETURN THE COUPON BELOW WITHOUT OBLIGATION
FREEPOST • SEND TODAY • NO STAMP REQUIRED

NAME _____
ADDRESS _____
POSTCODE _____

GUARDIAN
The Property Protection

TODAY'S GARDENING OFFER

PROFESSIONAL Tree Pruner Outfit

Today's offer is invaluable for gardeners wanting to cut tree surgery costs. Effortlessly operated from the safety of the ground with a smooth pulley lever movement, this robust top quality Teflon coated steel pruner uses a superior bypass action to cut cleanly through branches up to 1" thick. The perfectly angled 14" saw removes thick, tough live or dead wood as easily as a knife slicing through butter.

The outfit clamps securely on to sturdy lightweight aluminium poles, supplied with a free guide to pruning. Today's Gardening Offer is an excellent buy for years of reliable service at only £24.95 + £4.95 p.p. + c.p.

Also available **FRUIT PICKER HEAD** Has 3 soft padded 'fingers' that gently and securely pick even tomato fruit. Screws to poles £9.95 extra.

Orders despatched promptly. If not fully satisfied, please return within 14 days for a full refund.

or Post coupon to:
Gardening Offer,
JUSTTOOLS® (Dept TP42)
88 Station Rd, Burton Latimer,
Northants NN15 5JW

Please send me ☐ PROFESSIONAL PRUNER/SAW OUTFIT & FREE PRUNING GUIDE
☐ FRUIT PICKER HEAD

I enclose Cheque/P.O. for £ _____ payable to JustTools® Offer

or debit my MASTERCARD or VISA card.

Number _____
Signature _____ Expiry Date _____
Name _____
Address _____
Post Code _____

JustTools® Offer (Dept TP42), 88 Station Rd, Burton Latimer, Northants NN15 5JW
(Tel: 01536 720130)

LEAKING FLAT ROOFS

AT LAST A LONG TERM SOLUTION

• LATEST FIBREGLASS TECHNOLOGY
• GUARANTEED FOR 25 YEARS
• INSTALLED BY PROFESSIONALS

FOR FREE QUOTE & SURVEY WITHOUT OBLIGATION
TEL **01376 347666**

24 HOUR ANSWERING SERVICE
OR COMPLETE REPAIRS

PIONEER ROOF SYSTEMS, FREEPOST
BRAINTREE, ESSEX CM7 6SR

Please send me details of Pioneer Roof Systems
Commercial ☐ Domestic ☐

Name _____
Address _____
Post Code _____
TEL NO _____ (No representative will call)

PIONEER 14 BENFIELD WAY, BRAINTREE, ESSEX CM7 3YS

An Ashdown Obelisk Clearance Offer

New Ashdown Obelisks are a wonderfully inexpensive way to bring height and shape to colourful flower beds and borders. Positioned singly or in groups, they will transform your garden with many interesting design options. Use them as attractive growing supports for your favourite climbers such as roses or clematis. Add fragrance with jasmine or produce a colourful evergreen display at variegated ivy. Unlike other obelisks which will require expensive and time consuming painting, Ashdown obelisks come complete with moulded fittings and finials and are supplied fully finished with rigid steel tube and a black nylon weatherproof coating that will last for years.

FREE P&P
WHEN YOU BUY 3 OR MORE

Order now. Offer ends October 31st

Price list:
Obelisk 1.2m (5' 6") £17.95 + £4.95 p.p.
Obelisk 2.0m (6' 6") £29.95 + £4.95 p.p.
Obelisk 2.2m (7' 2") £34.95 + £4.95 p.p.
Obelisk 2.4m (7' 8") £39.95 + £4.95 p.p.

Send payment to Ashdown Special Offers, Chesham Rd, East Chesham, Bucks HP8 3JW or Chesham & Co Ltd, Dept TP42, Tel: 01494 610000

NAME _____
ADDRESS _____
POSTCODE _____

Mastercard / Visa / Switch Order Form 01342 310050 (24hrs) FAX: 01342 310059

Grand houses in the Home Counties often fetch double the agents' estimates. Rachel Kelly reports



Nancy, Diana and Unity Mitford lived at Asthall

Nice even at twice the price

Are agents failing to do their sums properly? A number of houses in the Home Counties are currently selling for twice their guide prices. On Wednesday, the Mitford family's former home, Asthall Manor, was sold for more than twice its £1.3 million asking price, to the businessman David Davies. Earlier this month, terms were agreed on the sale of the Culham Court estate near Henley-on-Thames in Oxfordshire, on the market with Knight Frank for £6.5 million. A sale is rumoured to have been agreed at around £10 million, to an unnamed English buyer.

The market seems to have moved faster than the agents' calculators. Rupert Sweeting, from Knight Frank, defends his profession, however. He says: "The market is a strange place at the moment. Agents try to pitch the house at a price which is sensible. Typically, that is within a 10 per cent range."

But there are exceptions. "These are houses that look great in the photo, and the brochure is fantas-

tic. Then they go on the market in a week when the weather is beautiful. Perhaps ten people are interested and this narrows to two who slug it out. It is almost a question of pride." This certainly seems to have been the case at Asthall Manor in Oxfordshire, where two parties fought to the bitter end in a private auction.

Some agents, such as Lane Fox, have traditionally underpriced to encourage interest. Others may get their sums wrong because they are cautious about the cost of work that needs doing. The selling agents Strutt & Parker admitted there was much to be done at Asthall Manor. The brochure said: "The house has changed little since the late 1920s. It is in a complete time warp, with its own electrical generator, 1920s bathroom and original kitchen with an enormous



Two buyers fought to the bitter end over Asthall Manor, Oxfordshire, the former Mitford home. It was estimated at £1.5m but sold for £3.15m



The Culham Court estate went on the market for £6.5m but sold for around £10m

redundant black-leaded range." Estimates put repairs at £1 million. Rupert Bradstock, from the property buying service Property Vision, says smarter houses in the Home Counties are increasing in price but they are still cheap in comparison with their London counterparts. "The market for houses worth more

than £1.5 million to the west of London has become international. These houses have not yet caught up with prices in London. "Home Counties prices do not seem ridiculous price when you think that it costs around £3 million to buy a house in Tregunter Road, in South Kensington," Savills be-

lieves that London prices are slowing down, and will rise by 2 per cent next year, but that the mainstream market, including the Home Counties, will move by 15 per cent. Asthall Manor is a classic Jacobean, two-would manor house near Witney in Oxfordshire. It was sold amid great secrecy at a private auction held by the agents Strutt & Parker for £3.15 million. Culham was equally exceptional. The Grade II* listed house has a garden running down to the Thames and about 600 acres of land. Asthall

was sold by the estate of Anthony Hardcastle, who died in March this year. He was unmarried and left no heirs. The house was sold with only its lodge building; the coach house and stable block were held back from the sale. Mr Hardcastle, the son of a Scottish wool merchant, had lived in the manor house since he was four. His family bought it from Lord and Lady Redesdale, the parents of Jessica, Nancy and the other five Mitford children, some of whose names are still visible today above the bedroom doors. The family had bought the house with its five reception rooms, six bedrooms, four bathrooms and 136 acres as a temporary home while they were building a property in nearby Swinbrook. Nancy Mitford's classic novel *Love in a Cold Climate* was filmed at the manor and in her book *The Pursuit of Love*, she described it as "large, ugly and north-facing". The new owner, David Davies, is aged 54. He has a son and two daughters and recently negotiated to buy 20 per cent of the estate agents Savills. His firm is a property trading one, and has offices in southeast Asia. Ultimately, the sale of houses is an art. "There is a large degree of luck," Mr Sweeting says. The owners of Culham and Asthall Manor were lucky, it seems.

SMART MOVERS

● Prince Ernst of Hanover, who was recently divorced from his wife Chantal, has bought her a house in Victoria Road, London W8. The couple, who were married for 16 years and have three children, shared an 11-bedroom house overlooking the former polo grounds of the Hurlingham Club in Fulham, which the prince hopes will fetch £10 million. In July this year he



Prince Ernst divorced

was photographed with Princess Caroline of Monaco, who is an old friend of his former wife, at the Monte Carlo Beach Club and again on a yachting holiday.

● The football pools heir Robert Sangster and his wife Susan are discreetly selling



Sangster: selling up

their home in Holland Park, west London, for £7.5 million. The Sangsters also have a house in Barbados.

● Nigel Slater, cookery writer of the moment, is house-hunting through agents Holden Matthews in Highbury, north London, after publishing his latest book, *Real Fast Food*. Slater is looking for a large house in a leafy street, presumably with a good-sized kitchen.

RACHEL KELLY

JOHN D WOOD & CO.

LONDON AND COUNTRY ESTATE AGENTS ESTABLISHED 1872



HAMPSHIRE - Bursley Price Guide: £600,000
A fine country house in the New Forest with lovely rural views. 5 bedrooms, 2 bathrooms, 3 reception rooms, kitchen, study, former coach house/stables, outbuildings, paddocks, Forest Rights and direct forest access. About 1.62 ha (4 acres).
LYMINGTON OFFICE: 01590 677233



NEVILLE TERRACE, SW7.

In a prime residential area, a fine period house close to the excellent amenities of South Kensington. 4/5 bedrooms, 3 bathrooms, 2 reception rooms, kitchen, playroom/bedroom 5, cloakroom, studio with roof terrace and garden.

Freehold

£945,000

CHELSEA OFFICE: 0171 352 1484



PARK LODGE, NW8. Lease to 2127 £245,000
A well presented ground floor flat in a mansion styled block close to the local amenities of Swiss Cottage and St John's Wood. 2 bedrooms, bathroom, shower room, reception room, kitchen, communal gardens, porterage and off-street parking.
ST. JOHN'S WOOD OFFICE: 0171 722 5536

WINTER '97/98

Now available, our latest fully illustrated catalogue of houses and flats for sale and to rent in London and the Counties.



26 CURZON STREET, LONDON W1Y 8LD
0171-493 4106 FAX: 0171-629 6071
email: headoffice@johnndwood.co.uk



SURREY - Farnham Price Guide: £475,000
A charming listed farmhouse in a convenient location with attractive gardens and grounds. 4 bedrooms, bathroom, 3 reception rooms, kitchen, 2 cloakrooms, sun loggia, reception hall, utility room and garage. About 2 ha (5 acres).
FARNHAM OFFICE: 01252 737115



PASSMORE STREET, SW1.

Close to Sloane Square, a well decorated non-basement house with french windows from the dining room into the garden.

4 bedrooms, 2 bathrooms, 2 reception rooms, kitchen, balcony and garage.

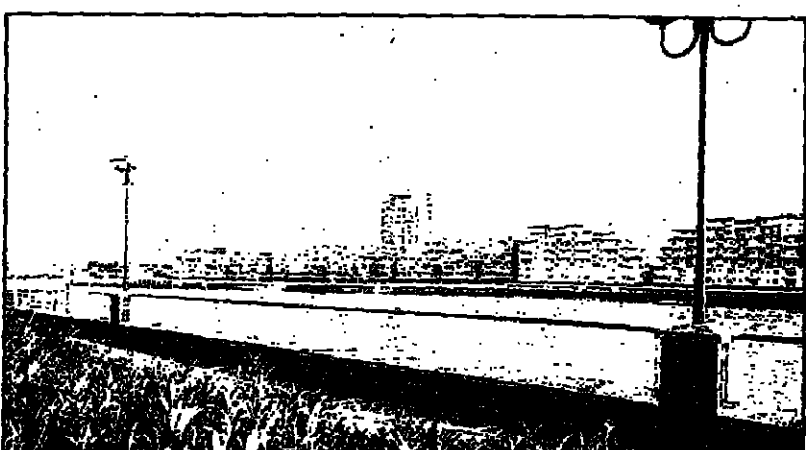
Lease to 2078

£725,000

BELGRAVIA OFFICE: 0171 730 9854



PEMBROKE PLACE, W8. Freehold £475,000
In a charming cul-de-sac, a well decorated end-of-terrace period house with 4 bedrooms, 2 bathrooms, reception room and kitchen.
KENSINGTON OFFICE: 0171 727 0705



PLANTATION WHARF, SW11. Lease to 2139 £119,500 - £395,000
A wide range of flats available in this landmark private development beside the Thames in Battersea. 1 - 3 bedrooms, 1 - 2 bathrooms, reception room, kitchen, roof terrace, parking, 24 hour security and lift.
WANDSWORTH OFFICE: 0181 871 3033



WILTSHIRE - Baydon Price Guide: £240,000
A charming listed cottage set high on the Marlborough Downs, with far reaching views. 3 bedrooms, bathroom, 2 reception rooms, garden room and garage.
NEWBURY OFFICE: 01635 523225



The main house, Normans, dates back to the 17th century and was added to in Victorian times. It has eight bedrooms and the grounds boast a tennis court and two swimming pools

In need of tender loving care

Neglect of horses and property has forced the sale of the Gucci stud farm, writes Alex O'Connell

The goings-on within the late Paolo Gucci's timbered Elizabethan estate in West Sussex have been a bizarre cross between *The Godfather* and a twisted television adaptation of Jilly Cooper's *Polo*. Potential buyers may be interested in the plot summary before putting down an offer for the £1.75 million stud.

Eight years ago, the horse-loving, pigeon-fancying Gucci, millionaire grandson of fashion founder Guccio Gucci, bought the farm with his second wife Jenny. Soon after, the pony-tailed designer, by now in his sixties, fell for the "flame-haired" 20-year-old stablegirl, Penny Armstrong. His wife Jenny left to live in America while Penny moved into the house, and became pregnant with the first of their two children.

All this on top of trouble with the family business, including lawsuits between cousins, Paolo's imprisonment for refusing to pay maintenance and his bankruptcy in February 1994. Even after Gucci died in October 1995 there was more to come.

When the receivers were called in, they allowed Miss Armstrong to stay on and manage the farm. But she didn't manage. Two weeks ago Miss Armstrong was convicted on 11 charges of causing unnecessary suffering to the Gucci horses. She was banned from keeping horses for five years and ordered to pay costs and compensation of more than £15,000.

The house and grounds have also been neglected. There is the musty smell of



Both house and horses suffered from neglect: Penny Armstrong (right) was banned from keeping horses. This one, however, had to be destroyed

HOUSE OF THE WEEK

ground ceiling-plaster and cobwebs throughout. Miss Armstrong says that Fool Barn Cottage (a three-bedroom converted barn in the grounds) has been used only once. The Gate House has remained empty for eight years and the Farm House, conveniently positioned by the stables, has been vandalised by squatters who are still squatting in the stable-hand's quarters.

The main house, "Normans", dates back to the 17th century. It is not listed, was added to in Victorian times and underwent extensive refurbishments when Gucci first moved in. It is not as grand as you might expect.

Armstrong told me that "one of the things Paolo and I had in common was interior design". But the house shows no sign of female influence. It reeks of trash Seventies motel rooms and mixes old and new, indiscriminately. In the music room, also the main drawing room, the walls are painted a shade of purple usually only seen on the nails of Christian Death fans. Below the tin-



The indoor dressage arena at the farm. The well-kept stables have 60 boxes and railed paddocks

bers, 14th-century Italian paintings have been crudely framed in stainless steel. The room is large enough for parties, although Penny said they rarely entertained at home.

Gucci's study is blood red, with bright-green alcoves and rows of bookshelves. The lights need fixing — there seem to be problems with the electrics throughout — but otherwise it is a great place to burrow and hide in.

If you look back over your shoulder as you climb the stairs you'll find the Gucci crest embedded in the stained glass window with the motto "Libertas Gucci". Initially Gucci saw the Sussex farm as a place where he could be free from his family. Ironically, he spent his last few years house-

sitting for the receivers. An overbearing four-poster identifies one of the bedrooms as being the "Master".

All eight bedrooms and seven bathrooms are decorated in a similar fashion: textured fabric walls, low beds and mirrored cupboards. All the bathrooms hark back to a time when it was simply not enough to carpet the floor. Even the bath surrounds are lined with mushroom-coloured Wilton.

In the grounds, there are tennis courts and two swimming pools. Even the indoor pool, sunken into the floor of the barn, sits thirsty and useless. Weeds are sprouting up on the courts. The gymnasium is just plain depressing,

comprising three elevated rooms with a few dusty rowing machines and a well-worn punch-bag.

By contrast, the stables are extremely well-kept. There are 60 boxes, post-and-railed paddocks and an inside dressage arena. Those who would rather muck out than muck around in the house should note that the stables and farmhouse are for sale separately, for £500,000.

Those who prefer less high-maintenance forms of transport can rest assured. Jenny Gucci's motto was: "It's better to cry in a Rolls-Royce than be happy on a bicycle", and although there are no bike-racks, there is underground parking for five cars.

Agents: Savills (Guildford) 01483 576551

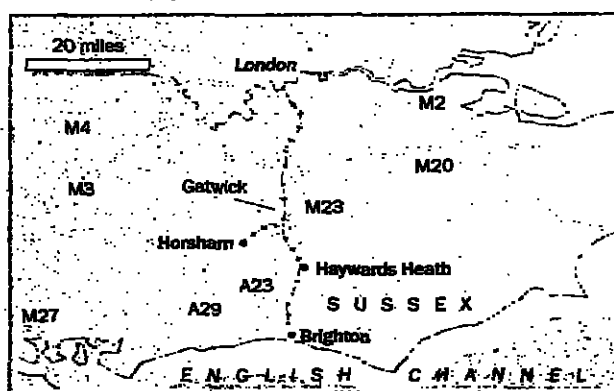
MARKET COMMENT

CITY BONUSES and profitable London business sales have fired the top of the West Sussex market to new heights. "I've never known it so buoyant," says Tommy de Mallet Morgan at Savills' Guildford office. "A few years ago buyers had £2 million to £4 million to spend, but now there are a lot of people with City-generated money."

He says that although prices across the board have risen by around 15 per cent this year (more at the top end), the increases were concentrated in the pre-election period, and demand, though still strong, is now more selective.

This is a highly particular market, and buyers know exactly what they want — a good-looking house with modern (no time for rewiring), big reception rooms, an indoor pool and accommodation for staff to maintain the house during the owner's frequent absences.

They are also looking for the perfect trade-off between Real Countryside and accessibility.



The county is carved by strong commuting corridors, and buyers have their eye on stops on the fast Brighton-Victoria or Horsham/Haywards Heath line rail links, the A23/M23 which takes them into London via Gatwick (where they can pick up the late-running and regular Gatwick Express into town) and the A29, another good commuting road.

THE TRICK, however, is locating a property undisturbed by the background hum of traffic road and aircraft noise will reflect in the price, according to Alistair Gravenstone at Hampton International's Horsham office.

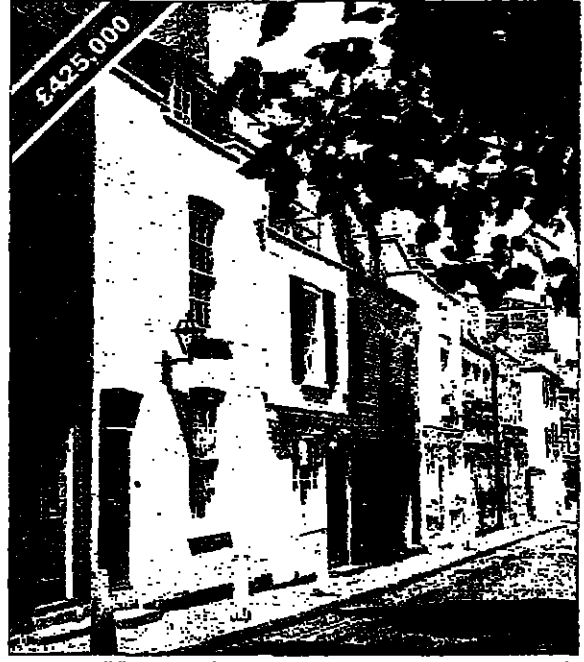
Mr Gravenstone also reports a marked resurrection of the weekend retreat market — again a reflection of City money. Cottages around £300,000 are popular, with access to the main rail links less important than peace and quiet (though people want no more than 90 minutes' driving from town). A five-bedroom period house in a few acres will cost £500,000-£750,000, and you'll pay £1 million plus for six to ten bedrooms, a tennis court or outdoor pool.

HOMESWAP

GOOD houses in Hampstead and Highgate costing between £750,000 and £1.5m, which buy a four to five-bedroom Victorian semi-detached, will sell within days, despite price rises of 20 per cent this year. The demand is coming from city buyers who spend up to a year on waiting lists. New flats are being snapped up by Hong Kong buyers, priced from £250,000 for two bedrooms, says estate agent Savills.

The new A55 to Bangor has meant that parts of North Wales are now more accessible from the Midlands. Executives looking for family homes within commuting distance of Liverpool and Chester are moving to the Vale of Clwyd, around Denbigh and Ruthin, pushing up country house prices by 10 per cent so far this year. Period houses, with up to six bedrooms and 10 acres, and costing from £290,000 to £390,000, are now in short supply. Further west small country houses can be had from £175,000, according to Strutt & Parker.

Waterside properties in Dartmouth, Salcombe and Kingsbridge are sought after by weekend sailors and retired executives looking for a second home, particularly one with moorings, and £170,000 will buy a two-bedroom flat with a slipway. The few that come on the market fetch a premium of up to 100 per cent. Expect to pay 25-50 per cent more for those homes with a view over water. Estate agents Marchand Petit say cash buyers are queuing to spend up to £1 million on a waterfront home, even though prices have increased by up to 25 per cent this year.



This Grade II listed Victorian terraced house, with a patio garden and roof terrace, in Pentrice Lane, Hampstead village, north-west London, could be yours for £425,000 (Savills, 0171-431 4844).



£395,000 will buy you the Hall, at Lygany-Wern, a seven-bedroom, Grade II listed house in 12.2 acres of park and woodland, close to Holywell and the A55, overlooking the Dee estuary. It comes with a detached five-bedroom cottage, traditional outbuildings and a dovecot (Strutt & Parker, 01244 320747).



In south Devon, £400,000 will buy Millbay Cottage, a three-bedroom, detached house, overlooking Millbay beach and the Salcombe estuary, at East Portlemouth. There is also a self-contained, one-bedroom annexe and a double garage (Marchand Petit, 01548 844473).

CHERYL TAYLOR

FASHIONABLE HOMES

OSCAR DE LA RENTA, the fashion designer, divides his time between his country house in Kent, Connecticut (right), and his apartment in New York. De la Renta also owns a seaside house in La Romana in the Dominican Republic, where he sometimes from.



HUBERT DE GIVENCHY, president of Christie's, France, and former fashion designer and perfumier, lives in a 17th-century manor (left) in Tours, France. The property, in the Loire valley, has a woodland park full of deer and several acres of formal garden.

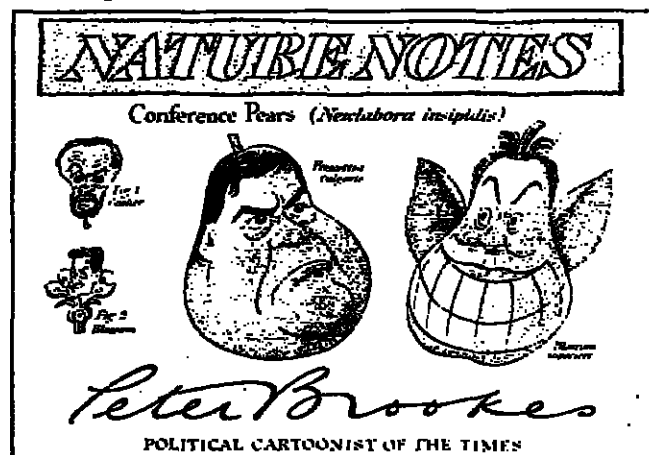


GIORGIO ARMANI, the Italian fashion designer, lives on the second floor of an 18th-century palazzo (right) above his design headquarters in the centre of Milan. He shares the apartment with his Persian cats, and has a swimming pool in the basement and an underground theatre.



EXCLUSIVE BOOK OFFER THE TIMES

Peter Brookes' Nature Notes for just £10 including p&p



In 1996, Political Cartoonist of the Year Peter Brookes launched a series of cartoons in *The Times* on Saturdays called *Nature Notes* — brilliantly executed drawings of both domestic MPs and international leaders as members of a weird and wonderful world. A menagerie in a vegetable patch, the world of *Nature Notes* is a place where the great and the good can do as they please and the furry Boris Yeltsin as a Muscovy (dum) duck; Ian Paisley as an Orange-utan ("Devours all greenery"); and Baroness Thatcher as a rabid old bat (his venom is of European origin, and any bite can prove gravely injurious to grey-haired, bespectacled gentlemen). Anything is possible — John Prescott can even become a Great Tit.

Nature Notes brings together more than 50 of the first *Nature Notes* cartoons to appear in *The Times*. Covering the period from February 1996 to June 1997, just after Labour's historic landslide victory in the General Election, each cartoon takes as its theme a news story of the time — among them Tory splits, sleaze and Euro-bickering; Labour's path to power, BSE, Budgets and Britannia, as well as crime and royalty.

Both a revealing commentary on the dog-days of Tory Britain and a hilarious succession of merciless character studies, *Nature Notes* is essential reading for the politically informed. Readers can get a copy of *Nature Notes* for £10, including postage and packaging, plus an inserted bookplate signed by Peter Brookes.

The Times Nature Notes Book Offer

Name (Mr/Ms/Ms) _____
 Address _____
 Post Code _____
 Please send me _____ copies of *Nature Notes* by Peter Brookes at £10 each. Price includes postage and packing. I enclose a cheque/postal order/made payable to: The Times Offer FT988
 Value _____ No _____
 Please write name and address on back of all cheques.

Or debit my Access/Visa/MasterCard/Amex card number: _____
 First Name _____ Surname _____
 Signature _____ Date _____
 Send coupon and remittance to: THE TIMES BOOK OFFER, FT988, PO Box 245, Falmouth, TR11 2YU.
 Allow 28 days for delivery from receipt of order. Other available to the UK & Eire only. News International cannot be held responsible for returned goods lost in transit. No claims for loss in transit can be made after 60 days. If dissatisfied please return goods within seven days for a full refund.
 You may be sent further information on offers and services which may be of interest to you. If you do not wish to participate please tick box. ☐

FOR ORDERS TELEPHONE 0990 134459 (24 HRS)

Chairman

Let us make money; then let us pray

In the financial heart of London, beneath the towers of Mamm, Christianity is quietly flexing its muscles. Although many in the City still confuse the Holy Trinity with their chairman, chief executive and finance director, the Gospels are enjoying renewed visibility in daily business life.

A Centre for Marketplace Theology will be fully operational in the new year, providing spiritual guidance to finance professionals. The centre is being launched by financiers who meet at prayer breakfasts. Bankrolled by £500,000 in donations, the multi-denominational centre is described as a "biblical, Christian conscience in and for the City", with a five-year mission to nurture pin-striped enlightenment. Harassed brokers and traders will be offered specific advice on how to retain their humanity amid the brutality that characterises much of City life.

Malcolm Matson, the centre's millionaire founder, denies that these Mammite Christians will necessarily become sitting ducks for less-principled rivals. On the contrary, he says, the marketplace for shares and bonds would become more orderly and less vulnerable to the sort of "rogue trader" activity that brought down Barings Bank. "Obedience to God is good business," he says.

Mr Matson, who made his fortune

Christians are offering power breakfasts to yuppies in the City of London, says Adam Jones

in telecommunications, also runs Trinity Square, a Christian publishing house. He says one motivation for the opening of the centre is the distance among fellow church members for the City and its mega-companies, referred to as "the sin-pits down by the Thames". In Mr Matson's view, the City, where the odd deacon is known to drive a Rolls-Royce, is one of the most glorious embodiments of God's will, so long as the link between wealth production and wealth distribution is maintained.

Mr Matson is no fan of the Corporation of London, the quaint secular authority that runs the City. He was hobbled by the ruling aldermen after being elected to their number in 1995, and has been trying to make the City more democratic.

He is far from alone in his attempts to make the City more godly. The past week was nominated Bridges of Prayer week, a co-ordinated effort by several churches to shake workers from "the pettiness of office politics" to a vision of God's City. There is no shortage of business leaders willing to hear this message. Peter Middleton, head of European operations at Salomon Brothers, is a former monk (Salomon, however, was legendary on Wall Street in the 1980s for its ruthlessness and wealth). Martin Owen, former head of NatWest's investment banking arm, is a member of the Salvation Army.

There is no shortage of Christian churches in which to receive the message, despite the worst intentions of IRA bombers. In the 17th century there were 103 churches within the Square Mile. A few dozen are still standing, including several masterpieces by Sir Christopher Wren. Some Anglican churches are per-



Canon John Oates, of St Bride's near Fleet Street, is a beacon of stability for local financial companies

manently locked, their stewardship granted as a reward to priests near the end of their working life. Many active churches open only on weekdays. At St Mary at Hill, the Venerable Archdeacon Dr Brian Kirk-Duncan has a sensible relationship with Guinness Mahon, the finance house, and other organisations, such as Billingsgate market. Guinness Mahon, described by David Potter, its chairman, as "the representative of Mamm across the road", hires the church for presentations.

With the presence of financial companies and lawyers on Fleet Street, Canon John Oates, the rector of St Bride's, provides a glimmer of stability to more than just journalists. The church is opposite Goldman Sachs, the US investment bank, and the canon's eldest son, who works for Andersen Consulting, is helping the Stock Exchange prepare its new electronic trading system.

Father Kit Cunningham, who runs St Etheldreda's, one of two Catholic churches serving the City (and the oldest in the UK), has a role that could sometimes be described as

"spiritual management consultant". He recalls being approached by a senior manager concerned at the under-performance of a junior colleague. The manager did not see that the young man was exhausted by too many nights of hard drinking, initiated by the manager himself in an attempt to fill lonely evenings away from his family. "Priests can take a slightly detached view," Father Cunningham says. "We're a safety valve, a reminder of other values."

Popular lunchtime services in the City last 20 to 25 minutes, and are affairs of split-second timing. An attempt at including a sermon into the Mass at St Etheldreda's was met with an early dash for the door from those who could not spare another minute from their strained schedules.

America also tries to integrate religion and business. Magazines such as *Godly Counsel* target Christian business owners, including parables addressing management dilemmas, such as the correct course of action on discovering some of your employees

are going to hell. The US also has an organisation called Executive Ministries, which helps business-minded Christians fulfil "the Great Commission". It cites Matthew 9, where a businessman hosted a dinner party for Jesus to preach to tax collectors and sinners. In the same vein, followers host "outreach dinner parties".

Boundaries between management-speak, self-help books and religion can be blurred. Visitors to one Christian bookshop in the City of London will find *The 7 Habits of Highly Effective Christians* prominently displayed. Flash-cards spell out these bad habits in spoof management-guru style. Ineffective Christians "Speak Christianese", "View People as Converts" and "Strive for Imbalance".

It will be interesting to see which Christian tradition will prevail in the City: the serene, church-as-haven or the exuberant style of empowerment favoured by "Celebrate" at St Margaret's, Lothbury, during Tuesday lunchtimes. The location of the nearest Marks & Spencer sandwich counter could be a decisive factor.

Angels in real life



Ruth Gledhill goes to the Swedish Lutheran Church in London

AT YOUR SERVICE

★ A five-star guide ★

DEAN: Lennart Sjöström
ARCHITECTURE: Gothic style with Baroque reredos. ★★★★★

SERMON: On the question of evil and angels. ★★★★★
MUSIC: Traditional Swedish and Welsh hymns. ★★★★★
LITURGY: Lutheran. ★★★★★

FLANKED on either side by offices, the Swedish Church stands like the community it serves, tall, elegant, fair and discreet, in the heart of London's West End. There are about 30,000 Swedes in Britain, and the 19th-century Swedish artist Carl Larsson and his wife Karin are about to be celebrated in an exhibition at the Victoria and Albert Museum later this month. Attending one of the rare English-language services at this Lutheran church felt akin to being in an English parish church before the 1930 *Alternative Service Book*.

Surrounded by immaculately dressed women, and men in the mould of Stefan Edberg and Björn Borg, we were welcomed by the Dean, Lennart Sjöström, who apologised in advance in case he stumbled over the English liturgy. He also prayed for the three children who were to be baptised in the service. "Bless those who bear responsibility for them. Fill them with the love that we may tenderly care for them."

He invited us to confession. "Our God is gracious and comes to us in mercy. When we wander far from Him. He comes to meet us and restores our broken lives. Let us come before Him with confidence and declare our sin." We pleaded with God to "blot out" our transgressions. "Hide Your face from my sins and blot out my guilt."

The Swedish Church has existed in various forms in London for several hundred years. A Swedish-German church was built in 1673 on a site now occupied by

Mansion House Underground station. The church in Harcourt Street was built in 1911, and about several thousand Swedes, many of them students learning English, use it regularly. "Eternal Lord God, who ordained and constituted the service of angels and men in a wonderful order, grant that as Your holy angels always serve You in heaven, so by Your appointment they may help and defend us on earth," the Dean said, going on to preach about the reality of angels on earth. "I am sure there are angels in London," he said. "We might not see or hear them, but I am sure they are here. We all have guardian angels. But sometimes we have a terrible feeling they have gone off-duty. We had to learn they were not at our command," he said. "The success rate in fighting evil should not determine our faith. We must build on something much more secure than that."

● The Swedish Church, 6 Harcourt Street, London W1 2BD (0171-723 5681)



Chaplain Katarina Backelin leads a christening

We are led into a darkened room in the Harcourt hospital, only 500 yards from our home and the church here in Hackney. One minute Rachel is easing her knickers down for the nurse to apply a blue cloth. "This might feel a little cold," she says as the scanner is pressed to her stomach, the screen fills with a tiny twinking body. There is an instant rush of adrenaline from this grainy X-Files moment. The Truth is In There. Now I believe it.

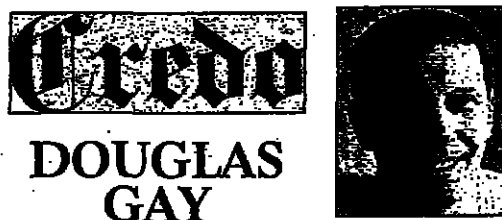
Exclamations of wonder pour from our mouths, hardly tempered by embarrassment in front of the nurse, for whom this miracle happens every five minutes. The baby is measured with a few clicks of the mouse. Everything is OK.

That was at 11 weeks; the second

The world looks different with a baby on the way

time was different but still wonderful. There was even more anticipation as we waited for a private screening of the holy mystery. Afterwards the words of Psalm 139 filled my head: "I will praise thee, for I am fearfully and wonderfully made."

Thank God for nine months to process all this fear and wonder. Time for denial, panic and arguments about names. Kirsty



has been vetoed, but Callum is still in the running. Time also to absorb the

strange currents set off by the scans, with moments of outrage at the thought that people could bring this to an end, followed by penitent reflection on the ease of judging when you can look forward to nuclear parenting in a four-bedroomed manse.

Outrage, shame and impotence — the last an intimate confession born out of the theological education which is pregnancy.

Straight after our thirty-something dual-income decision to try for a family came the stark realisation that this process could not be organised or controlled. All we have is the strange grace of our dumb participation in the creation of life and the thankful discovery that life is a gift.

With seven weeks to go, everything is still OK. We have a deal with God. We do not presume to come to this birth trusting in a perfect result, rude with health and free from any defect. The world looks different now. I catch myself thinking that the Hackney educational hit squad has four years to get it right. Everybody's children suddenly seem more important and more vulnerable.

● The writer is Minister of Clapton Park United Reformed Church in Hackney, East London.

Church services tomorrow

Twenty-First Sunday after Trinity.
BANGOR CATHEDRAL: 8 HC: 9.45
Benedict: 11 Ch: 10.15 Cymru
Benedict.

BELFAST CATHEDRAL: 10 HC: 11 Ch:
C. Missa Collegium regale (Howells): 3.30
Ch E. Responses (Leighton).

BLACKBURN CATHEDRAL: 8 HC: 9.15
Ch M. Canon Hindley: 10.30 Eucharist.
The Blackburn Service (Jackson): 4 Ch E.

BRECON CATHEDRAL: 11 M. Ireland
in F. Ven DB Jones: 3.30 Eucharist.

BRISTOL CATHEDRAL: 7.40 M: 8 HC:
10 Ch Eucharist. Missa brevis (Mathias): 3.30
Ch E. Sunston in C. Canon P Johnson.

CANTERBURY CATHEDRAL: 8 HC:
9.30 M: 11 S Eucharist. Messe Cum Jubilo
(Durufle): 3.15 E. Rev P G C Brett: 6.30
Service for Health and Healing.

CARLISLE CATHEDRAL: 7.45 M: 8 HC:
10.30 Eucharist. Darke in E. Canon D Weston:
3 EP: 6.30 E in Bromfield Church.

CHELMSFORD CATHEDRAL: 7.30
MP: 8 HC: 9.30 Eucharist. 11.15 S Eucharist.
O Quam Gloriosum (Victoria): 6 Ch E.
Wood in E. Canon B Thompson.

CHESTER CATHEDRAL: 7.30 M: 7.45
L: 8 HC: 10 Ch Eucharist. 11.30 M. Canon O
Conway: 3.30 E: 6.30 ES. Sunston in B flat.

CHICHESTER CATHEDRAL: 8 HC: 10
M. Ireland in G: 11 S Eucharist. The Chancellor:
3.30 E. Purcell in E minor.

CHRIST CHURCH CATHEDRAL:
Dublin: 11 S Eucharist. The mass Erge Bone
(Tyn): 3.30 E.

CHRIST CHURCH CATHEDRAL, Ox-
ford: 8 HC: 10 M. Jubilate (Purcell): 11.15 S
Eucharist. Canon O'Donovan: 6 E. Purcell in F.

COVENTRY CATHEDRAL: 7.40 MP: 8
C: 10.30 Eucharist. Canon V Faulstich: 5 Ch E.
Merrill in E.

CROFT CATHEDRAL: 8 HC: 10.45 S
Eucharist. Wider for 2 choirs and organs.
Canon B Weaver: 6 Ch E. Dyson in F.

DURHAM CATHEDRAL: 8 HC: 10 M.
Boyce in C. Canon M Kitchen: 11.15 HC.
Mass in G (Schubert): 3.30 E.

ELY CATHEDRAL: 8 HC: 10.30 S
Eucharist. Canon J Jones: 3.45 E. Howells in G.

EXETER CATHEDRAL: 8 HC: 9.45 S
Eucharist. Jackson in G: 11.30 Trafalgar Day
Service: 3 EP: 6.30 ES. Rev G Dexter.

GLOUCESTER CATHEDRAL: 8 HC: 10
10.15 Eucharist. Darke in E. Canon N Chaffield:
12.15 HC: 3 E. Wood in F.

GUILDFORD CATHEDRAL: 8 HC: 9.45
S Eucharist. 11.15 M. 6.30 E. Jackson in G.

HEREFORD CATHEDRAL: 8 HC: 10
Eucharist. Rheinberger in E. Rev J Almas:
11.30 M. Sunston in B flat. 3.30 E.

LEICESTER CATHEDRAL: 8 HC: 10 M:
10.30 Ch M. Sunston in B flat: 4 Ch E.
Ireland in C. The Chancellor.

LICHFIELD CATHEDRAL: 8 HC: 10.30
S Eucharist. Beat quorum via (Stanford). Rev
Stanton: 3.30 E. Responses: 6 E. Benedict.
Magnificat octavi toni (Tallis): 5.30. 7 ES.

LINCOLN CATHEDRAL: 7.45 L: 8 HC:
9.30 S Eucharist. Schubert in G: 11.15 M: 12.30
HC: 3.45 E. Sunston in G. The Dean.

LIVERPOOL CATHEDRAL: 8 MP & F:
HC: 10.30 Judges Service: 3 Ch E. Rev G
Davies: 4 HC.

LLANFAEL CATHEDRAL: 7.30 M & L:
8.9 Eucharist. 11 S Eucharist. Darke in F: 12.15
Eucharist. 3.30 Ch E. Harwood in A flat: 6.30 E. Rev
Dr J C Baldwin.

MANCHESTER CATHEDRAL: 8.45 M:
9 Eucharist. 10.30 S Eucharist. Missa brevis
(Palestrina): 6.30 E. The Dean.

NEWCASTLE CATHEDRAL: 7.30 M: 8
HC: 9.30 S Eucharist. Darke in F: 6 Ch E.
Harwood in A flat.

NEWPORT CATHEDRAL: 10.30 S
Eucharist. Robert Ashfield in C: 6.30 Ch E.
Stadium in E minor.

NORWICH CATHEDRAL: 8, 9.15 HC:
10.30 Eucharist. Mass for our Times (Widby):
3.30 County Harvest Service. Canon R
Hawman: 6.30 Festival. Sunston in G.

PETERBOROUGH CATHEDRAL: 9.30
M: 10.30 Eucharist. 3 Memorial Service for
Diana, Princess of Wales: 5.30 E.

PORTSMOUTH CATHEDRAL: 8 HC:
9.30 C. Rev J Grindell: 11.15 Seafarers
Service. Jubilate (Walton): 6.30 E. Gloucester
Service (Howells).

RIPON CATHEDRAL: 8, 9.30 Eucharist:
11.30 M. Vaughan Williams in G: 12.30
Eucharist. 5.30 E. Rev P Driver.

ROCHESTER CATHEDRAL: 8 HC: 9.45
M: 10.30 S Eucharist. Mass for 5 voices (Byrd).
The Dean: 3.15 E.

SALISBURY CATHEDRAL: 8 HC: 10
Eucharist. Four-part mass (Byrd): 11.30 Healing
Service: 3 E. Murrill in E. Canon D Slater.

SHEFFIELD CATHEDRAL: 8 HC: 10
MP: 10.30 S Eucharist. Messe Solennelle
(Langlais): 6.30 E. Canon J Browning.

SOUTHWARK CATHEDRAL: 9 Eucharist:
11 Ch Eucharist. Sunston in B flat and G. Rev L
Lunn: 3 Ch E. Gloucester Service (How-
ells). The Provost.

SOUTHWELL MINSTER: 7.45 L: 8 HC:
9.30 C: 11 M: 3.15 E. Collegium
Magdalenae Conlense (Leighton).

TRURO CATHEDRAL: 8 HC: 9 M: 10 S
Eucharist. Darke in F: 6 E. Jackson in C. Canon
J Edwards.

WAKEFIELD CATHEDRAL: 8 HC: 9.15
C: 11 Solemn Eucharist. Missa brevis (Walton):
6.30 E. Canon P Calvert.

WELLS CATHEDRAL: 8 HC: 9.45 S
Eucharist: 11.30 M. Responses (Leighton): 3 E.
WESTMINSTER ABBEY: 8 HC: 10 M:
11.15 Eucharist. Missa brevis (Walton). Canon
D Hunt: 3 E: 5.45 Organ recital: 6.30 ES.

WESTMINSTER CATHEDRAL: 7, 8, 9,
10.30, 12 Solemn Mass: 2.45 Organ Recital:
3.30 Solemn Vespers & Benediction.
Magnificat octavi toni (Tallis): 5.30. 7 ES.

WINCHESTER CATHEDRAL: 10.30
SM. Jubilate in B flat (Stanford): 11.30 S
Eucharist. 3.30 E. Canon P Morgan.

YORK MINSTER: 8, 8.45 HC: 10 S Eucharist.
Mass in G minor (Vaughan Williams):
11.30 M. E. Wesley in B.

ST ALBANS CATHEDRAL, Hertford-
shire: 8 HC: 9.30 Eucharist: 11 Civil Service:
12.15 HC: 6.30 E. Responses (Piccolo).

ST ASAPH CATHEDRAL, Cwyd: 8 HC:
11 Ch Eucharist. Jackson in G. Rev D V Griffith:
3.30 Ch E.

ST EDMUNDSBURY CATHEDRAL: 8
HC: 10 S Eucharist. Caldara in G (Martha):
11.30 M. Eucharist. 11.30 Ch M. Sunston in B
flat: 3.30 Ch E.

ST FIN BARRE CATHEDRAL, Cork:
8 Eucharist: 11.15 S Eucharist. Rev Dr C E J Fryer:
7 Ch E. Purcell in E minor.

ST GILES CATHEDRAL, Edinburgh: 8
HC: 10.30 MS. On Just (Brace): 6
Choral Society: 8 ES. Rev H Gordon.

ST MARY'S CATHEDRAL, Edinburgh:
8 Eucharist: 10 S Eucharist. Ireland in C. Canon P
Allen: 3.30 Ch E.

ST MACHARS CATHEDRAL, Old
Aberdeen: 11 MS. Rev R Fraser: 6 ES.

ST PATRICK'S CATHEDRAL, Dublin:
8.30 Eucharist: 11.15 S Eucharist. Sunston in F. Rev
K J Smyth: 3.15 Ch E. Rev D Bain.

ST PAUL'S CATHEDRAL: 8 HC: 8.45 M:
11 S Eucharist. Missa Pange lingua (Josquin):
3.15 E. Sunston in A. Rev J Broadhurst:
5 Organ Recital.

RUSSIAN ORTHODOX CATHEDRAL, Kievian
and traditional polyphony. Met Anthony.
ALL SAINTS, WI: 8 LM: 10.30 MP: 11
HM. Missa brevis (Leighton). Rev I
Davies: 5.15 LM: 6 E & B.

ALL SOULS, WI: 8 C: 9.30 Family Service:
12.30 HC: 6.30 ES. Rev S Hood.

CHILSEA OLD CHURCH, SW3: 8 HC:
10 Children's Service: 11 M. Mr D Royce:
12.15 HC: 6 E. Rev Dr P Ely.

CROWN COURT CHURCH OF SCOT-
LAND, WC2: 11.15 MS. His Excellency Mr
B Maslin: 6.30 ES. Rev S Hood.

FARM STREET, WI: 8.30 LM: 11 HM:
12.30, 4.15, 6.15 LM.

HOLY TRINITY BROMPTON, SW7: 9
HC. Rev N Lee: 11 MS: 5, 7.30 Informal
Service. Rev S Downham.

THE ORATORY, SW7: 7, 8, 9, 10, 11 Mass.
Missa Sancta Maria (Gombert): 12.30
Mass: 3.30 Vespers & Benediction. Ave
verum corpus (Hendrick): 4.30. 7 Mass.

ARMENIAN APOSTOLIC CHURCH
WS: 11 Holy Mass. Archbishop Y Gezirian.

WESLEY'S CHAPEL, EC2: 9.45 HC: 11
MS. Jennifer Viner.

ST MARY'S CENTRAL HALL
(Methodist): 85th Anniversary 11 HC. Rev P
Sudcliffe: 6.30 ES. Rev D Crewes.

ST ANNE AND ST AGNES (Lutheran).
EC2: 11 Ch Eucharist: 7 Bach Vespers, Cantata
109 (Bach). Rev P D Schmiede.

ST BARTHOLOMEW THE GREAT.
EC4: 9 HC: 11 Ch Eucharist. Missa Surge et
illuminare (Mancourt). Rev M Oakley:
6.30 E. Cesar's Service (Anner).

ST BRIDES, EC4: 11 Ch M & Eucharist.
Darke in F: 6.30 Ch E. Wise in F. Canon J
Oates.

ST CLEMENT DANES: 11 Ch Eucharist.
Missa brevis (Palestrina). Rev D
MacKenzie.

ST ETHELDREDA'S, Ely Place: 11 S
Mass. Landate Dominum (Tallis).
ST GEORGES, WI: 8.30 HC: 11 S Eucharist.
Nourse in E. The Rector.

ST JAMES'S, Piccadilly: 8.30 HC: 11 S
Eucharist. Rev H Valentine: 5.45 EP.

ST JOHN'S, E15: 11 Ch Eucharist. Surge et
illuminare (Mancourt). Rev M Oakley:
6.30 EP. Rev D Richards.

ST MARTIN-IN-THE-FIELDS, WC2: 8
HC: 9.45 Eucharist: 11.30 Visitors to London:
2.45 Chinese Service: 5 Ch E: 6.30 ES.

ST MARY ABBOTS CHURCH, W8: 8
HC: 9.30 Eucharist: 11.15 Ch M. Rev F Gellie:
12.30 HC: 6.30 E. Mr N Pain.

ST MARY'S, SW1: 9, 10 LM: 11 HM. Missa
Quand tu pers (Lassus). Fr S Young: 6
Solemn E & B: 7 LM.

ST MARY-THE-VIRGIN, Primrose Hill:
8 HC: 10.30 Eucharist. Missa brevis (Preston).
Rev M Taylor: 6 Teat Service.

ST MARLBOROUGH, WI: 8 HC: 11 Ch
Eucharist. Missa O quam gloriosum (Victoria).
ST PAUL'S, SW1: 8, 9 HC: 11 Solemn
Eucharist. Mass of the quiet hour (Oldroyd).
Rev C Courauid.

ST PETER'S, SW1: 8.15 HC: 10 Eucharist: 11 S
Eucharist. Mass for four voices (Byrd). Fr D B
Tillyer.

ST SIMON ZELOTES, SW3: 8 HC: 11 C:
6.30 E.

CHAPEL ROYAL OF ST PETER AD
VINCLULA, HM Tower of London: 9.15
HC. Rev P R C Abrams: 11 M. Responses
(Ayward). Canon J G M W Murphy.

CHAPEL ROYAL, St James's Palace: 8.30
HC: 11.15 MP. And I saw a new heaven
(Bainton). Canon D G Palmer.

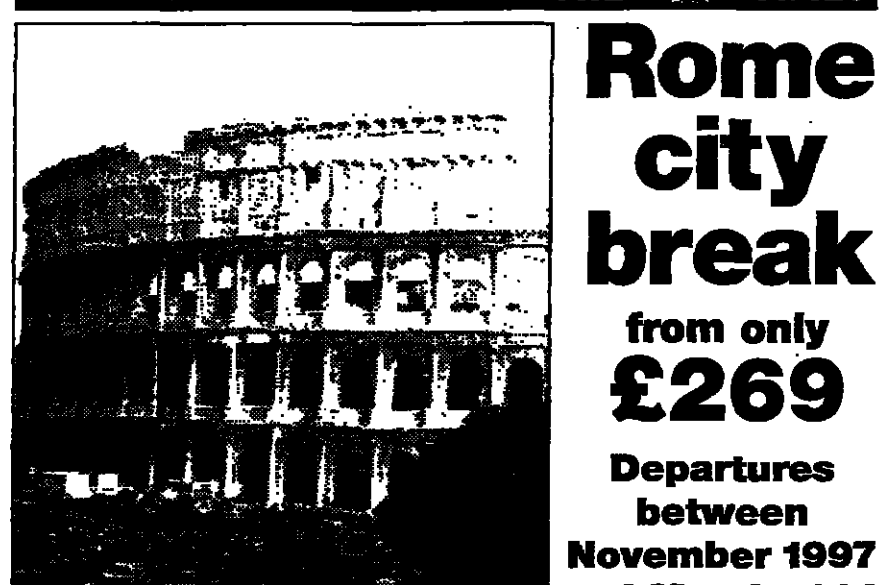
CHAPEL ROYAL, Hampton Court Pal-
ace: 8.30 HC: 11 M. Ireland in F: 3.30 E.

QUEEN'S CHAPEL OF THE SAVOY.
WC2: 11 S Eucharist. Sunston in C.

THE TEMPLE CHURCH, Fleet Street:
8.30 HC: 11.15 MP. Sunston in C.

GUARDS CHAPEL, Wellington Bar-
racks, SW1: 11 M. Jubilate (Walton): 12 HC.

AN EXCLUSIVE OFFER THE TIMES



Rome city break

from only
£269

Departures
between
November 1997
and March 1998

Times readers are offered this three-night break to Rome, the Eternal City. A wealth of museums and historical architecture including the Vatican City, the ancient Colosseum, St Peter's Dome with its fabulous view and Michelangelo's famous fresco on the ceiling of the Sistine Chapel are waiting to be explored in Italy's fascinating capital.

Day one: Fly to Rome and transfer to your hotel for a three-night stay.

Days two and three: At leisure to enjoy the city. Included is a half-day city tour of Rome.

Day four: Leave early afternoon for your return flight.

THE TIMES - Rome city break

Please forward a brochure

Name (Mr/Ms/Miss/Ms) _____

Address _____

Post Code _____

☐ Please tick box if you do not wish to receive future offers from Times Newspapers or companies which may be of interest.

Return completed coupon to: The Times Rome city break, Festive Holidays Ltd, Pate Court, North Place, Cheltenham, Gloucestershire, GL50 4DY.

This holiday is operated by Festive Holidays Limited, ABTA F104X ATOL 2172 a company independent of Times Newspapers Limited.

For further details call now on 0990 553355 (24 hours)

Farewell to dog breath

If Fido is down in the mouth it may be time for a canine inspection, Carol Price writes

When did you last floss your dog's teeth? You know, take a fine piece of minty floss, slide it between fang and molar and move it backwards and forwards to clear out those stubborn meaty leftovers? It is enough of a chore for humans, but vets are exhorting dog owners to make it as much a part of their pet's daily routine as the morning constitutional and the encounter with a familiar lamppost.

Most dog owners, it seems, regard pet dental care as absurd. The very idea conjures up images of grinning Afghan hounds with Colgate rings around their incisors.

Ignoring the vets' advice, however, could lead to much-looked-for silent agonies of tooth decay.

Evelyn Barbour-Hill of the British Veterinary Dental Association says: "There is little you can do for human teeth today that you cannot do for animal ones. It is just a question of demand. Many are worried about the cost or are quite ignorant of what is going

on in their pet's mouth." Owners who are worried about the looks of the pet's teeth, rather than its health or comfort, will find less sympathy from the dog dentist. Mr Barbour-Hill says he will not perform corrective orthodontic

'I bought some toothbrushes that fit on the end of your finger, and some roast beef toothpaste'

work on show dogs for breeders. "Not only do I think it's cheating, but I'm not in the business of providing uniform Hollywood smiles. I will only correct teeth if I genuinely feel they are affecting an animal's health and comfort."

He has, he says, fitted more orthodontic braces to cats:

"Cats seem to adapt to brackets cemented on to their teeth fairly well. With dogs it looks promising if they haven't smashed them out in the first six hours."

Mr Barbour-Hill maintains that you cannot underestimate the detrimental effects of poor dental health on any animal: "Broken or infected teeth are a leading cause of mortality among animals in the wild. If they can't eat properly, they just starve to death."

He sees increasing numbers of cats with gum disease, "due to the mushy-type foods they have long been fed. They don't do enough chewing to lessen a build-up of plaque and tartar."

If pets are off their food and distinctly listless, the cause, he says, "could quite likely be an extremely sensitive untreated broken tooth or a raging dental abscess leaking toxins into the blood."

Actress Wendy Richard, *EastEnders* star and patron of the Cairn Terrier Rescue Association, is one of the few dog owners who is fastidious about cleaning their dog's teeth. "When my dog Shirley had a hysterectomy I asked the dentist to do a complete wash and brush-up," she says. "When I take her back for her inoculations, I will get her mouth checked and teeth cleaned again."

"I bought some toothbrushes that fit on the end of your finger, and some roast beef toothpaste. I also buy her marrow bones to clean her teeth."

The dog dentist can also repair damage, as Nigel and Jill Saunders discovered while walking with their four-year-old border collie, George. "Another walker threw him a stick," recalls Nigel, "and he



Brushing up: cleaning animals' teeth could give them that special ring of confidence

went crashing from 30mph to zero into a boulder. There was a sickly crunching sound and then we realised he'd broken four front teeth."

Mr Saunders promptly took George to his vet, Raj Dougal. Dougal's brother, Monty, a Leeds University dentist, stepped in to restore George's

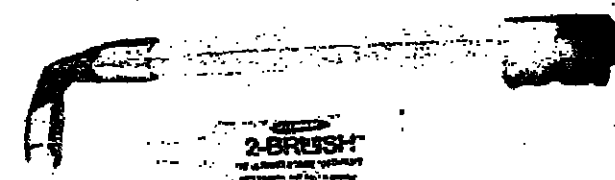
front incisors "much as he would have repaired the fractured teeth of a child: sealing off the nerves, etching acid into the remaining enamel and then bonding the new material on top". Soon George was back to his old self, his gleaming chompers almost as good as new.

With just 150 members of the British Veterinary Dental Association — and only 12 on their referral list — veterinary dentists are in demand.

Raj Dougal believes that with support from insurance companies more advanced animal dental treatment will become available. "At present,

TIPS FOR TOP DENTAL CARE

PUT a healthy smile on your dog's face by following these teeth-cleaning suggestions



● **BRUSH** your pet's teeth daily, with proper brushes and paste, from veterinary surgeries and pet shops. Do not use human toothpaste: dogs do not like the taste. The best pastes are enzymatic and contain no potentially harmful detergents, baking soda or salt.

● **GIVE** your dog something to gnaw on — either rawhide or nylon chews, bits of rope (such as the Dental Floss exerciser bottom), or meaty bones, which should be a suitable size — dogs often break teeth by biting on bones that are too big or tough for them. Many of the nylon chews, such as Plaque Attacker (below centre), are formulated to become bristly when chewed, cleaning and reducing tartar.

● **TAKE** your pet to the vet for an annual check-up. Get its teeth descaled and polished to remove tartar.

● **GIVE CATS** fresh, raw, gristly meat to chew, as a supplement to their usual soft-food diet.

Have their mouths checked regularly for any sign of crooked, overlong or broken teeth that may cause problems, or red and swollen gums that may be painful.

● **SUSPECT** dental problems if your pet refuses food, seems listless, or paws at its face.



policy cover for dental work is very limited," he says.

Meanwhile, Mr Saunders considers himself lucky. Not only did his insurance company pay all but £50 of the £350 it cost for George's caps, but his dog is a local dentistry pioneer.

"What they did for George's

teeth still amazes me," he says. "I'm constantly checking to see that they're still there."

For a copy of *Dog Owner's Guide to Proper Dental Care*, send an A4 SAE to TFF Publications, PO Box 15, Watlington, PO7 6BQ, by Monday October 27 (500 copies available).



Wolf: needs new friends

ADOPT ME

WOLF is a three-year-old black and tan German Shepherd cross who has been at Bryn Y Maen Animal Centre since March. He has an even temperament and is good with children and other dogs, although he does not like other male dogs.

If you are interested in adopting Wolf, contact the RSPCA Bryn Y Maen Animal Centre, Upper Colwyn Bay, Wales (01492 532780).

Jack Crossley treads warily among a collection of endangered cats in a Hertfordshire hamlet

There is not a disease-carrying creature anywhere near the Cat Survival Trust in Welwyn. Dogs, rats, foxes, mice and noisy cats — all back off at sight or smell of the biggest collection of endangered wildcats in England.

More than 47 wild creatures are cared for by the Trust at its secluded cattery in a leafy byway between the Hertfordshire villages of Welwyn and Codicote. A similar number of their domestic cousins prowls outside the reach of the caged creatures, keeping inquisitive rodents at bay.

Snow leopards from Nepal, Canadian bobcats, Siberian lynx, African desert cats, Caracal lynx from Africa, the fishing cat from Burma, and cats and cougars from South America share the same diet of rabbits and chickens with their domestic relatives, who know a good biller when they find one.

The food is fed to the creatures whole, with gins included. "Important, the guts," says Terry Moore, the 6ft, bearded former medic nicknamed Dr Doolittle, founder and unpaid director of CST. "Cats are not good at digesting vegetables and they get their ration of pre-digested veg from the guts." There's often venison on the menu too — this from unlucky deer that escape from the nearby Knobworth estate and are run over.

The cats owe their existence to this tiny, remarkably successful charity which, at its improbable address in the English countryside, is saving cats around the world from extinction. Dr Moore runs it with his wife

Just wild about wildcats



Terry Moore with his Caracal lynx. He also has Canadian bobcats and snow leopards from Nepal

Judith and a dozen volunteers from their Canadian-style bungalow.

Sadly, he says, there are lots of unwanted wildcats in the UK. Small zoos, theme parks, circuses and even families love to have them when they are small and cuddly. But when the cats get too big to handle, the CST is one of the few places with the dedication and skill to cope.

The 11-acre complex at Welwyn resembles a building site. To meet the demand for space, the Moores keep having to add new pens; they range from 25ft to 70ft in length, giving the animals ample room to exercise and play. The cats have covered shelter,

and while some of them prefer to sleep outside for 18 or 20 hours when it is sunny, those less well adapted to the heat, such as snow leopards, stay indoors, where they have ceramic floors to keep them cool.

An eight-foot heavy-gauge fence is high enough to keep most of the cats secure, but the high-leaping snow leopards need fences 12ft tall. Generally they live in pairs, but there is a big pen housing five bobcats. Dr Moore's passion for wildcats was roused in 1966, when he saw a marmoset on sale in Harrods for £300. Ten years later he found

himself with a bobcat, an ocelot, a Scottish wildcat and an Indian jungle cat in the small back garden of his Stevenage home. But by this time, he had become interested in preserving wildcats in their natural habitat, rather than keeping them as pets.

In 1976, the charity was formed and the Cat Survival Trust was launched at Welwyn. In 1991, the Moores and a small army of volunteers raised £300,000 to buy a 10,000-acre reserve in Argentina. Now they are about to launch an ambitious campaign to raise £5 million to create other such reserves around the world.

Although it sounds an impossible

figure, Dr Moore is optimistic. He says: "We have a Web site wired into more than 27,000 wildlife, conservation and environmental organisations around the world, which have 197 million supporters."

"In 1991, we told a few of those groups we wanted to buy a piece of forest in Argentina. Amazingly, 32 of them published details in their magazines and journals, and the money started in. We added some of my own money and got a reserve with five million trees, which is a haven for 40 wildcats."

"We are going to tell all 27,000 organisations on the Internet of our plans to buy more forests — including areas in Thailand for tigers and in Nepal for snow leopards. We reckon we can reach 100,000,000 people — all dedicated to environmental issues, and should raise the £5 million."

They aim to preserve areas where cats can exist in their own habitat, a far cheaper option than having to transport a cat back to its country of origin, which costs about £30,000; to breed it, transport it, teach it to catch its own food, and collar it, so it can be monitored for about six months.

"In comparison, our 40 cats in Argentina cost £7,500 each and we have five million trees, billions of insects, and reptiles, fish and primates for the cats to live off — for free. That is not a bad bargain."

● To become a member of the Cat Survival Trust, call 01438 716873; the farm shop, selling its own "whole carcasses" cat food, is open Mon-Fri 9am-6pm; Sat 9am-5.30pm; Sun 9.30am-1pm.

A VET WRITES

Q I have a miniature Schnauzer bitch just a year old and my friend owns a Schnauzer dog two months younger. I would like to mate them next spring but my friend fears his dog may "get a taste for it" and he was wondering about neutering anyhow. Would his dog be traumatised in future by memories of "things past"?

A Mr Schnauzer's sexual behaviour will be governed more by his testosterone levels rather than memory of things past. Stud dogs "learn the ropes" and know what's expected of them when a bitch arrives but it takes many repeat performances to acquire this knowledge so I don't believe there would be any lasting effect on your friend's dog.

A successful mating may not happen when two inexperienced owners try to persuade two inexperienced canines to mate at a time and place of your choosing.

Perhaps you should look for a stud dog belonging to an experienced dog-breeder. The dog's show reputation may enhance the value of the pups and make it easier to sell them to caring homes. There's a much better chance of a successful mating if the stud dog and his owner know what it's all about — and less risk of

either of the dogs, or anyone else, being bitten.

Q I've heard that chocolate can poison dogs. I find this hard to believe because so many dogs are given chocolate drops as treats — and don't come to an untimely end. Is this a canine variety of a food scare story?

A As often happens, a grain of truth has grown out of all proportion. Chocolate contains theobromine — used in human medicine for certain heart conditions. Dogs are hyper-sensitive to this drug. Dark, expensive chocolate contains much more theobromine than ordinary slot-machine bars. A couple of ounces of black chocolate at one sitting could upset an average-sized dog, but three chocolate drops or half an inch from a bar will not do any harm. Many chocolate treats for dog consumption are nearly free from theobromine. The manufacturers recognise this minuscule hazard.

I have been concerned with one death from chocolate poisoning. A small spaniel, 11lb in weight, was left overnight with an opened, 2lb, box of chocolates. He ate the lot and died, which is a pre-Christmas warning: look up your chocolates.

JAMES ALLCOCK

To Advertise:
TEL: 0171 680 6122

ANIMALS & ACCESSORIES

FAX: 0171 782 7799

CATS

LOOKING FOR that special cat? Call our specialist cat centre on 01777 265624.

DOGS

PERFORMANCE, Grooming, Protection, Show or Fun. 01905 640025 or 01235 425174.

RIDING HOLIDAYS

Andalus Adventure
Corteza de la Luz in SW Spain.
Holidays with superb riding in unspoilt countryside and miles of empty beaches. For horses, good cuisine, large pool, non-vegetarian welcome. Open all year.
For Special Christmas and New Year offers
and full details from
Jocelyn Harvey-Hill
01935 817567

PET INSURANCE
Special Readers Offer
First 28 Days Cover FREE
PRIME COVER WITH VETS
FEES COSTS PER MONTH
DOG £8.95 CAT £4.95
TEL: 0700 0800 800
Mon to Fri 8am - 9pm Sat & Sun 9am - 6pm

PONY FOUND HALF BLINDED



William - Safe in our hands

This poor grey pony had lost the sight of one eye. He was found on an isolated river bank and we went to help him as he urgently needed an operation.

Please help us continue to help horses by sending for our colour leaflet of Christmas cards and gifts and you can buy the new 1998 Calendar with pictures of the horses.

WE COLLECT USED PHONE CARDS, GREEN SHELO, CO-OP & USED POSTAGE STAMPS

1. Bromley Home of Best for Horses, (Dept. 78), Bromley, Lincoln, LN1 2PL.

2. Please send details at Christmas Cards/Gifts.

3. Name

4. Address

Post Code

Nervousness? Anxiety?
Excitability? Stiffness?
Poor Appetite?
Skin Ailments?
Coat Problems?
Bladder and Kidney Disorders?
Coughs & Minor Infections?
Just a few of the problems that we have been solving over the last 50 years, with our safe and effective
HERBAL MEDICINES & SUPPLEMENTS for dogs and cats
and now our... **NEW HOMOEOPATHIC RANGE**
★ ADVISORY SERVICE ★
Please send FREE BROCHURE with details of my nearest stockist and your mail-order service (TT)
Name: _____
Address: _____
Post Code: _____
Tel: _____
DORWEST HERBS, Shilgrim Gorge, BRIDPORT
Dorset DT6 4LP Tel: 01308 897272 Fax: 01308 897929

CATS

PETSAFE
CAT COLLARS
Elasticated with telephone no. embroidered onto quality webbing £12.
FREE catalogue from: Green Farm Trading
01473 737877

ACCESSORIES

DOES YOUR DOG (OR MAN) WIPE HIS FEET? Use the SEAGUARD and he won't need to.
GUARANTEED FOR 2 YEARS
HEAVY DUTY RUBBER BACKING
* 100% COTTON LUSHERS, NO WATER, OIL OR CONTACT
* REDUCES DIRT LEVEL IN THE HOME BY UP TO 70%
* NON-SLIP, VIRTUALLY INDESTRUCTIBLE
* Made for use under a BSI APPROVED ISO 9000 Quality System
* COMPLETELY MACHINE WASHABLE
Many Uses in the HOME, GARAGE, SHED, KENNELS, CONSERVATORY, CAR, BOAT, CARAVAN OR CAMPING. BUILT IN 6 SIZES AND 11 COLOURS
Prices from £11.99
Telephone or send SAE for colour sample and further information
KINDRED SPIRITS (TT) 8 New Road, Great Wakering, Essex SS16 5AH
TEL: 01709 617022 FAX: 01709 217834

NEW DISPOSABLE PUPPY MATS

NOW THERE'S A FRESH NEW WAY TO TOILET TRAIN YOUR PUPPY.
Super absorbent paper mats help train your puppy and protect your floor.
New disposable PUPPY MATS are a revolutionary way to toilet train your puppy. Made from a thin, soft yet strong, highly absorbent paper, each mat soaks up approximately 1/4 pint of liquid, leaving no puddles and no messes.
NO MORE MESSY NEWSPAPERS
PUPPY MATS are the clean and hygienic alternative to newspapers. Unlike newspaper they are totally absorbent and do not shed or disintegrate with use. In addition, a non-slip waterproof backing protects your floor.
Measuring 400mm x 585mm, PUPPY MATS are available in packs of 50 or 100.
50 mats £11.50 + £2.50 p&p 100 mats £21 + £3.75 p&p
SEND TODAY FOR YOUR NEW PUPPY MATS
and say goodbye to messy toilet training
Call now on 01405 839922 or fax 01405 839958
All major credit cards welcome.

To advertise in this section please call
Jonathon Howell-Jones
0171 680 6122

I panicked, put on the little light you do your lipstick by, and edged forward, slowly and uncertainly, into the dark...

Me? I'm having a smashing time

LIFE AND SOUL



JANE SHILLING

I suppose it is the sort of experience everyone has to have at least once in their lifetime — like smoking a cigarette, or jumping out of an aeroplane. It was a couple of weeks ago, and I had been invited to a party — the birthday party, as it happens, of the literary editor of *The Times*. I was terribly excited about this. I don't — what with work and motherhood and trying to keep the draining board free of deadly salmonella and the cupboard stocked with Thomas the Tank Engine pasta — Get Out Much. So I had obtained a special exeat from Linda — back by 11pm and not a second later — and put on my thrilling new velvet jacket with Charles Rennie Mackintosh roses printed all over it in an artistic shade of ginger. I had spent the whole day worrying about what I should say to the beautiful and intelligent literary figures whom I should doubtless be meeting at this bash (I must try and remember not to tell them to sit still and get their elbows off the table). And at last the working day had ended and there I was in my car, approaching a roundabout which might or might not have a turning off it that led to Islington.

Now, the issue of North London is a vexed one for me. I may have been born in Kent, but after nearly a decade of living in SE this and that, I am a South London girl through and through, and firmly of the opinion that anywhere north of the Fulham Road is simply seething with dragons. Islington and Hampstead and other such dauntingly fashionable postcodes I cannot do at all. Even if I should (highly unlikely) ever succeed in navigating my way there, I am perfectly certain that I would never find anywhere to park, and so, after driving around and around in increasingly hysterical circles, would eventually have to turn back and head for the security of the dear old Blackwall Tunnel and home. However, for the sake of Erica's party, I was determined to be brave. I had looked up the route in the A-Z and attempted, several times, to memorise it. But suddenly, here I was approaching this enormous roundabout, with all sorts of alarming signs dotted about it, saying

"Tilbury", "Newmarket", "Cambridge", "The North" and other places I would prefer not to end up in. I panicked, put on the little light you do your lipstick by, grabbed the map and propped it up on the steering wheel as I edged forward, slowly and uncertainly, into the dark, amorphous, unlit unknown.

Crash tinkle tinkle. Oh blimey. Oh hell. The dark, amorphous unknown turned out to be the back of a great big black taxi cab from which, hopping like Rumpelstiltskin with righteous rage, there emerged a very small taxi driver. Your fault, he said. Your fault, your fault, your fault. Your insurance company

won't pay up, you know. You silly cow. Oh, um, crickey, I said. Oh dear. Well, if they don't, I rather think that is my problem, don't you? And don't call me a silly cow. Honour thus satisfied on both sides, we concluded a relatively civil exchange of all sorts of numbers, and returned to our respective vehicles — his with a microscopic dent in the back bumper, me with a busted headlight and a nasty wound in the wing just above it.

By now, I had lost my nerve entirely. For a start, I had already, that week, had one thoroughly horrible experience while wearing my nice new velvet jacket. This, I thought, trembling with the shock of it

all, is clearly the Jacket of Doom. Now I shall never be able to wear it again and, if I do, Nemesis will strike me down. More urgently, there was the matter of Erica's party. I was hopelessly lost, adrift between Tilbury and The North, with Islington nowhere to be seen, and only one headlight.

The moral of this incident, it seemed to me in my overwrought state, was that single mothers are not meant to go to parties — otherwise they would have husbands to drive them there. Reassuring thus, I swung the steering wheel in the direction of the friendly Thames and, snivelling a bit, limped home — where Linda and her young man were just getting stuck into *The Return of the Jedi*, and were far from pleased to see me.

By daylight the next morning, the car looked a disgrace — jagged glass like icicles clinging to the frame of the nearside light, flaking paintwork, ex-

posed metal, and its thick coating of London grime and the sugary spit from the lime trees that line our street. Inside was no better — a deep litter of old *Vogues*, sand, seaweed, multi-coloured feathers and interesting shells from our holiday, some three months ago. And we were due that very day for lunch at Grandma and Grandpa's house.

Now, running into the back of a taxi while getting lost on your way to some wild Bohemian party full of unsuitable men with, doubtless, advanced views on morality, is exactly the kind of flakey behaviour that my parents spent my whole adolescence going on and on and on about. I was definitely not looking forward to this lunch. Comment, I could just see, would be made.

I slunk through the lanes around my parents' house with my head down, and skulked into their drive, hoping to park with my front end in a bush, so as to conceal the wreckage as much as possible. In vain. "Silly mummy crashed her car," said Alexander. There was a long silence as my father examined the damage. "Well," he said eventually, with a restraint that now seems quite heroic, "at least no one will want to steal it."

Modern paters at home with familias

At the start of Father's Week Arabella Warner meets men determined to make a good job of it

Richard Olivier is doing his best not to repeat the sins of his fathers, especially the famous ones. When he was a child he was more likely to encounter his father, Sir Laurence, on stage and screen than at home.

"Dad was the big fellow reading the newspapers in the other room, or he was Orhelo being written about in the newspapers," he says. "I felt insecure about my identity because my father was so public." As a result, when he became a father, Richard made a conscious effort to be more available to his children emotionally and more physical in his contact.

"I have a wrestling relationship with my children that I never had with my own father," he says. "I try to talk to them about what is going on in my life. I talk to them about going away and missing them. If a child isn't told, they assume you are going away because you don't like them. The more reassurance you can give them, the healthier your relationship with your children will be."

Most men have to learn how to be a father, and it is even more difficult when you are young. Ken Follett, the bestselling thriller writer, did not have the best start to his career as a parent. He was 18 and still at university when his girlfriend became pregnant.

"It seemed like a disaster," he says. "We didn't want to have a baby but we had a son and we loved him. I learnt to change nappies and make bottles." When the boy was 11, however, Follett packed him off to boarding school.

"I lost him," he says. "It might have been OK if I'd given him the extra attention when he came home, but I was too wrapped up in my career."

Years later they have managed to mend the breach, but Follett is mournful about those lost years. He learnt too late what the job meant.

Fathers must remember that the relationship you have with your children is the



Laurence Olivier: a distant figure to his son Richard

closest bond you can have," he says. "You can divorce your wife, but never your children." Follett believes too many fathers learn how to be a parent by making mistakes — mistakes which it is almost impossible to rectify.

John Griffiths, who at 63 calls himself "the oldest single father in Britain", would agree. Luckily for him, however, he had a second chance. Brought up by a governess in India and then sent to boarding school in England, he had a distant relationship with his father.

He says: "My father had set me goals of ambition which meant that the likelihood of me spending time with my children was remote. It never occurred to me to be less ambitious in the things that I wanted, simply to spend more time at home."

The result of his workaholic lifestyle was a failed marriage and a dysfunctional relationship with his children. When his second marriage also crumbled in the face of a busy career, he was left with the sole responsibility for Emily, his five-year-old daughter. This gave him the opportunity to learn from the past.

"I suddenly became more

connected with the day-to-day things," he says. "Trivial things that men don't realise they are at work and yet which are very exciting — little things you observe and enjoy."

Not all fathers find it so difficult to make the choice between their family and professional lives. Dermot Murnaghan, the ITN journalist, gave up the biggest political story in 50 years, covering election night in May, to be present at the birth of Molly, his second daughter.

"My wife had been admitted to hospital the day before," he says. "By 9pm I had to tell my boss that I wasn't going to make it. Molly was born the very moment that the first election results came in."

He does not regret for a moment missing being at work. "I'm proud to say that my family means more to me than my career. There will never be a moment as precious as my daughter's birth."

How things change. John Griffiths reckons that in the 1950s any attempt by a father to share the processes of nurturing and upbringing was not merely frowned upon by other men, it was also firmly resisted by women.

"That's not true any more," says Olivier, who runs courses



Dermot Murnaghan with his elder daughter, Kitty. "I'm proud to say that my family means more to me than my career"

in parenting for modern fathers. "A lot of men want to be, and often are, more involved as parents. Which doesn't necessarily make being a father any simpler. When I'm at work I feel bad because I'm not with the kids, and when I'm with them I'm not doing enough work. Two, millennia of identity are being

redefined here — we've got to get over the idea that men can only be expressive when they are in the pub or at a football match. It's a huge cultural shift to realise that dads have a real role in bringing up kids."

● To take part in any conferences organised by Richard Olivier contact Wild Dance Events (0171-813-4260).

Adrienne Burgess on why men spend just six minutes a day with their children

Fathers can be parents, too

My mother did everything she could. She was a great mum and I loved her," says father-of-two Steve Boyd, who hardly knew his own dad. "But I don't think you can replace a father. I mean in terms of guidance, in terms of care, in terms of help, in terms of love."

A recent survey found that 86 per cent of Britons believe that fathers should be more closely involved with their children. But research shows that, in practice, many stressed-out working fathers struggle to find six minutes a day to talk and play, one-to-one, with their children.

Steve Biddulph, a distinguished Australian family therapist, warns that with British men now working the longest hours in Europe, we are in danger of producing the most under-fathered generation on Earth — damaging for our girls and crippling for our boys.

Society does nothing to support the notion of dad as true co-parent. "Family-friendly" employment is designed for women and UK fathers have no right to paternity leave. After divorce, the courts pay lip service to the importance of fathers but seldom agree to children spending near-equal time with both parents. The Child



Steve Boyd treasures the closeness he shares with his sons Gary, left, and Stephen

Support Agency is interested only in fathers' pay packets and refers to men who do not live with their offspring as "absent parents", even though 47 per cent see their children at least once a week.

Nor does the way fathers are portrayed in newspapers or on TV support change. In commercials, the few fathers appearing with infants are usually shown to be incompetent, because as one advertiser explained: "The advertising is directed at mothers, and research shows they like to see

fathers fail." When feature-film dads become highly involved, it is only through abnormal circumstances, as in *Jack and Sarah* or *Kramer vs Kramer*.

And though Kramer won his son, he lost his job. As for Mrs Doubtfire, Robin Williams' failure as a breadwinner was his initial undoing, and throughout the film the masculinity fears expressed in the title are rampant.

However, the average father does seem to be getting more involved. Four out of

five dads live with their children in two-parent families. The Labour Force Survey reveals a staggering increase in role reversal: the number of househusbands has more than doubled from 44,000 in 1992 to 98,000 in 1996.

Underlying trends point towards continuing change — something historians understand from tracking the way women's roles have altered in the past 100 years. This shift began in the late 19th century, when family size first dropped sharply and increasing life

expectancy forced women to examine what they were going to do with the rest of their lives.

Now men, too, are reassessing their roles. Divorce is more common, so they cannot rely on marriage to ensure continuing closeness to their children. With mothers working and job uncertainty rife, the days when they could rely on a job are gone. No longer being trained for war, they are cultivating gentler qualities.

With strictures against men's presence at the births of their children lifted, the vast majority of fathers now share what used to be an exclusively female miracle. This sets many on the road to parenthood with a freedom to express what their fathers so often could not admit publicly — that it's great to be a dad.

"When Stephen, my eldest, was born," remembers Steve Boyd, "the first time I held him in my arms I felt this is the happiest day of my life. And I tell him that and he reminds me of it. He'll come up and say, 'Was I the happiest day of your life, dad?' And I say, 'Yes you were'."

● Adrienne Burgess is the author of *Fatherhood Reclaimed: The Making of the Modern Father* (Vernilion, £9.99). *Carlton Television's Father's Week* runs from Monday to October 24.

EXCLUSIVE OFFER THE TIMES

Objects of Desire

THE MODERN STILL LIFE

October 9, 1997–January 4, 1998 at the Hayward Gallery

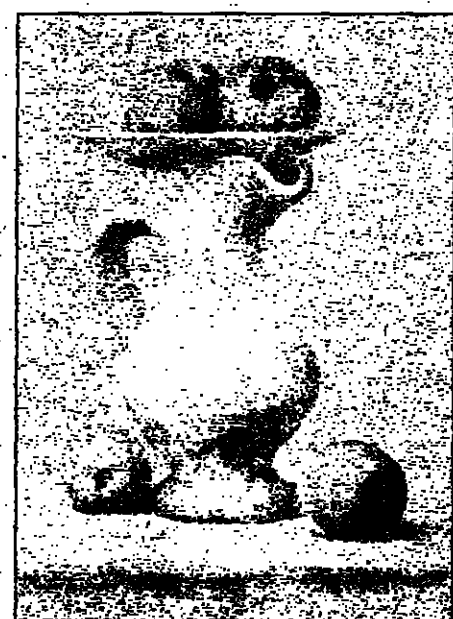
An exclusive reader evening

Readers of *The Times* are invited to an exclusive private view of the first comprehensive exhibition to celebrate and explore 20th-century still life.

The evening, on November 6, 1997, from 6.30-8.30pm, includes a guided tour of the exhibition and an informal reception with wine in the Hayward Gallery on the South Bank, London.

The exhibition, created by the Museum of Modern Art in New York, brings together more than 160 modern masterpieces from collections worldwide. Highlights include: Marcel Duchamp's *Bicycle Wheel*; Man Ray's spool-covered iron *Gift*; Matisse's *Goldfish and Palette*; Meret Oppenheim's fur-covered teacup and saucer; *Object*; a white *Lobster Telephone* by Salvador Dali; René Magritte's *The Interpretation of Dreams*; Jasper Johns' *Flag*; and Brillo Boxes by Andy Warhol.

From Cézanne to Koons, the exhibition explores the ways in which exceptional artists and works have transformed the vision and meaning of the still life in the modern age.



Tickets: £12 (includes entrance to the exhibition, guided tour and drinks). Call the Hayward Gallery box office on 0171-960 4242. (Tickets must be purchased in advance. There is a £1 charge for telephone bookings to cover handling and postage). *Objects of Desire: the Modern Still Life* is organised under the auspices of The International Council of The Museum of Modern Art, New York.

Sponsored by BMW

in association with THE TIMES

sbo

CHANGING TIMES

Migrant forms of marine life are endangering native flora and fauna on our coasts. Nick Nuttall reports



Chris Mettam first encountered the alien 12 months ago. During investigations at South Docks in Cardiff, he stumbled across the six-legged monster and its armour-plated body. Dr Mettam, a biologist at the University of Cardiff, admits he was surprised. "It was not something I expected to find. They are not pretty and have quite solid little bodies with white claw tips," he says.

The creature, thousands of which have now been found in the dock, has been identified as the dwarf crab, *Rhithropanopeus harrisi*. It is being closely monitored by scientists to see if it will spread to other parts of Britain.

While most people believe that aliens come in spaceships from other galaxies, this one came in an ocean-going ship from northeast Brazil or New Brunswick, Canada, possibly via a Dutch harbour.

Science fiction aliens generally rape and pillage the Earth, using laser guns and other high-tech toys. This alien, along with a growing number of other marine creepy-crawlies and exotic plants and animals, can wreak havoc as well. Like many other species hitherto unknown here, it is one of an army of the new pests that prey on native crabs or crustaceans, or simply oust native beings from their habitats.

An increasing number of these beasts are fouling and damaging fishermen's nets. At least one species, a tube worm

from Japan, is costing mariners a small fortune by sticking to boats and harbour installations in places such as Southampton Water.

The rising number of alien marine life forms has been documented for the first time by researchers with the Government's Joint Nature Conservation Committee, led by Clare Eno, who has found more than 50 alien life forms thriving in British waters, including crabs, grasses, worms and toxic algae, of which about 30 have been brought by shipping. The aliens have arrived either attached to ships' bottoms or in ballast water, which is dumped in our harbours.

Most have arrived since the 1970s after the increase in the number of supertankers and bulk carriers. The rest have sneaked in through the restaurant and catering business — as part of the trade in oysters, clams and other crustaceans for fish farming.

Dr Eno says that the plants to develop super-quarries in the remote Highlands, from which stone and minerals will be shipped around the world, had increased concern. The ships will dump their ballast water in the unpolluted waters of the Highlands when they take on cargo. "These are



Above left: John Prescott inspects a Chinese mitten crab, which he famously likened to Peter Mandelson, Minister Without Portfolio

Above right: The marine invaders — and where they come from

pristine habitats," she says. Sian Pullen, of the World Wide Fund for Nature, says there is evidence that environmental damage caused by aliens was often "cumulative and irreversible". Paul Clark, of the Natural History Museum, claims that once an alien species gets hold of a new habitat, it can be impossible to eradicate. This is because the

normal checks and balances of its native environment do not exist, Dr Clark says.

Britain's invaders include the Chinese mitten crab, a native of eastern Asia; a coastal cord grass from America, which has become prolific after crossing with a native grass and is expensive to control; and a giant, volcano-shaped barnacle from the

tropics that fouls ships and strips paint off super-tankers.

Others include species of phytoplankton, tiny marine organisms that can form toxic blooms around the coast, suffocating fish and poisoning shellfish. They have been traced to the Indian and Pacific oceans and the China Seas. The leathery sea squirt, *Styela clava*, has spread rap-

idly to places such as Milford Haven in west Wales and across to Ireland since arriving in Plymouth waters in 1952. It was transported here on the hulls of warships after the Korean war. It fouls ships' hulls and suffocates native oyster beds.

Jenkin's spire shell, a mollusc, was brought in drinking water barrels from Australia

into the Thames estuary in the late 19th century and has spread across rivers and canals, where it can devour native watercress.

Elminius modestus, a crustacean from Australasia, was brought here possibly in ballast water and on the hulls of ships or flying boats. It was first detected in Chichester harbour, West Sussex, in 1945. The species has spread, and its larval stage is thought to bear native organisms in competition for space on river beds.

A link between outbreaks of cholera and the movement of ships has increased concern about these tiny marine organisms infesting ballast. Botulism, which can make shellfish a health risk, has also recently been detected in ballast water.

Dr Eno believes that another alien organism, *Coscinodiscus wailesii*, can suddenly explode in numbers producing a "heavy, grey, slime" that clogs and breaks trawlermen's fishing gear.

The problem has become so serious that the Government has ordered studies into the ballast-water threat. Scientists at Conwy and Aberdeen have found that more than 42 million tonnes of ballast from other countries are being dumped in British ports.

Guidelines issued by the

International Maritime Organisation (IMO), strictly enforced by countries such as Australia, require ships not to take on ballast in shallow waters or where toxic algae blooms are evident. Ships should also exchange ballast water at sea, rather than in ports. Sediments, which can contain alien worms and the cysts or resting stages of tiny marine organisms, should only be discharged into approved areas of a port.

But the Conwy survey found that, of 111 ports, 79 per cent have no policy or regulations covering the dumping of ballast water. Only five request compliance with the guidelines. Only three had any idea that ballast water poses an environmental risk.

At the Scottish Office's marine laboratory in Aberdeen, Elspeth Macdonald has been studying organisms in ballast water. "We are finding phytoplankton and dinoflagellate cysts in samples," she says. The research is part of a global bid to work out how international shipping and the movement of marine life forms from one part of the world to another are endangering native flora and fauna along coastlines contaminated by the unwanted visitors.

Some countries, including Britain, are seeking new guidelines through the IMO. Researchers are also looking at ways of treating ballast water, including using the excess heat from a ship's engines to sterilise the water.



Image-setter: Sean Bean as Mellors in *Lady Chatterley's Lover*

Shoots bring new breed of gamekeeper

An old rural craft is making a stealthy comeback

The traditional image of the gamekeeper — as a ruddy-faced fellow dressed in tweeds that only Chris Eubank would dream of wearing — is undergoing a quiet revolution.

The profession, which employed 27,000 people in the early part of the century, now numbers just 5,000, according to the British Association for Shooting and Conservation. But the decline, made worse by poor wages (£9,000 a year is the average), anti-social hours and increasing resistance to the rearing of birds, trapping and shooting in general — the three mainstays of the keeper's job — looks like being reversed by the new breed of gamekeepers taking to the hills.

The young Turks now entering the job could be as far removed in background from the traditional keeper as Eubank, and are unlikely to have had the job handed down to them by their fathers, but they are no less dedicated to the countryside, and to shooting in particular.

Now, however, reflecting the upsurge in interest, there is a training course for them to get to know what's what. Organised by the Game Conservancy Trust and Spratt's Game Foods, the part-time keeper's course costs £210 for three days, and is based at Fordingbridge in Hampshire.

The head tutor, Mike Swan, a trained botanist, has seen the changing face of the trade first-hand. "For every full-time keeper now, there are two or three employed part-time — and two or three keen amateurs," he says.

The aims of the course are to "give people a good thorough knowledge of keeping through conservation, and through wise use — the Game Conservancy Trust's motto.

Most people's image of the traditional gamekeeper falls somewhere between Sean Bean smouldering among his pheasant poults in the television version of *Lady Chatterley's Lover*, and George Barford moaning on *The Archers*

("Jack Woolley knows nothing about birds, Christine"), so it came as a something of a surprise to run into Gill on the course: one of three women out of 17 students. (Most preferred to be known just by their first name, such can be the social stigma of the trade in some areas.)

One of a growing number of people who are spending time and money on a different kind of shoot from the traditional model — smaller, DIY-style affairs, often with a few friends — Gill quit her job as a facilities manager after "30 years behind a desk" to help run a small shoot. "It was the best thing I ever did," she says. In her case, an enthusiasm for outdoor life led into part-time keeping.

During the course, students cover all the practical elements that a keeper must become expert on — from the correct way to incubate eggs, to how to build a rearing pen that will keep pheasant in and foxes, stoats and rats out. "Keeping is in the detail," Mr Swan says, and some strange details emerge.

Sam Seall, with a lifetime's experience of keeping, explains to a slightly bemused group of students how to get a gundog accustomed to the sound of gunfire — by sitting down with him and watching through a few old westerns on the television. Daddy-longlegs get a special mention: they can be one of the keeper's main headaches, because pheasants will wander from their pen in order to gorge on them.

"Keeping involves a bit of everything," we were told. "Conservation, agriculture, horticulture... everyone wants instant results. Part of my job is explaining to people it doesn't work like that."

The emphasis of the course is firmly on the practical — from how



Mike Swan, the head tutor at the Fordingbridge gamekeeping course, shows how to trap a mink

to build a duckling creep (which allows the ducklings to travel through the pen for food, but not to the mother), through when and how to broadcast maize and millet, to providing cover for the birds and spotting signs of badger activity.

Nearly all the 17 members on the course were setting up new shoots, or reviving old ones which had run down. Shooting is getting more affordable, too. "In real terms, it has never been cheaper," Mr Swan says.

For Peter, who has a gardening

business in Sussex, this is crucial: "We're 14 mates who got together to form a shoot. We each pay £250 into it every year, and everyone takes it in turns to shoot and help out. It's nothing special: we're just ordinary, working people."

On the part-time gamekeeping course at Fordingbridge you can expect to run into just about anyone — everyone from builders to businessmen were there, and ages ranged from 20-year-old Craig, from Ayrshire, to white-haired Chris, a sprightly character in his "late sixties". The only age limit is a

minimum of 18 years, because the students are accommodated in pubs over the three days.

Andrew, who is the boss of a specialist building company in Dorset, summed up the optimism of all the course members: "Rearing has opened shooting up to people like me. Twenty years ago it was a closed shop. You couldn't get near a shoot unless you happened to know the keeper, but that's all changed."

Mr Swan says: "These days more and more people from cities are getting interested in the profession. But it doesn't matter where you are from; what's important is a love of keeping."

And just as with the traditional keeper, for the new wave of enthusiasts it's a labour of love. "I'm up till three or four some nights, and then on to work," says Peter. "Keeping is a full-time job for part-time money. But I couldn't live without it, either."

With the knowledge, passion and enthusiasm evident on the part-time gamekeepers' course, we might even see the flamboyant pugilist Eubank putting his matching tweeds to good use. But don't hold your breath.

DEIRDRE SHIELDS

Game Conservancy Ltd, Fordingbridge, Hampshire SP6 1EF (01425 65238)



Setting traps for specific marauders is part of the gamekeeper's art

For years I laboured in vain to produce enormous, white-skinned spuds. Then I uncovered the secret...

Relax and watch the potatoes grow

DOWN TO EARTH



PAUL HEINEY

I get far more pleasure these days from the small amount of farming I do, because I take it less seriously. I can remember a time when every decision was preceded by a sleepless night; the planting of a crop became a personal battle of wills between me and nature, every movement of cows, sheep or pigs was a struggle for supremacy. The slightest hint of defeat in any of these activities would send me into the severest gloom for days. Now, I care far less and, surprisingly, I am getting results.

Let's take potatoes, which I have grown this year for the first time since "giving up" farming. At this point, it is perhaps worth making it clear that, although I had, and still have, every intention of giving up farming for good, there has been no satisfactory indication that agriculture has decided to release me. So, although we no longer have sheep, I cannot pass a flock without scanning it to see if one might be bleated, on its back and unable to rise, or perhaps kneeling on its front legs to graze giving the impression of being at prayer when all it might need is its front feet treating

for rot. Nor can I pass a field of cows without glancing at their shape, the state of their calves, the glossiness of their coats. It is a habit, one that is difficult to rid yourself of. And it was as much habit as anything else which prompted me to plant potatoes in the spring.

Every spring for eight years — not long, I agree, but sufficient for it to become a fixture in the year — I used to extract the potato ridger from a dark corner of the shed where it had taken its rest since the previous summer. I would vow that this was the year I was going to give it a coat of paint, fall to do so, and then go to the field with a pair of cart-horses to attempt the futile task of drawing ruler-straight furrows in which to plant the spuds. If they had the slightest ink I thought it was the end of the world; if the finished ridges under which the potatoes were planted did not have

appearance of motorway lanes I thought life had lost its meaning. No longer. Let me tell you how we did it this year, and how we are now reaping the fruits of my new-found mellowness.

I always used to buy seed potatoes, specially grown, graded and tested, and costing a small fortune. Somehow, I always thought this was the safest thing to do. Although I never heard such a saying, I am sure there is an old farming adage along the lines of "spare the seed and spoil the harvest" and I thought seed potatoes were one of those things where economy

led to disaster. It was the cost of seed, incidentally, together with our antique, horse-drawn methods of cultivation and desire to apply no manufactured chemicals, that ensured I never made money out of spuds even though I went to the extraordinarily cheeky lengths of inviting people to come and pick their own while charging well above the over-the-counter price. Most of them enjoyed it. But I still lost money.

Now I take a more selfish approach. I grew four long rows along the edge of a field for my own consumption, or to give to friends. I no longer care whether

anyone thinks them too small for baking, or too big for chips. As long as they please me, that is what matters. So this year, I did not waste money on seed. I bought two bags of spuds from the greengrocer, cut the big ones into two, or sometimes three, pieces on the advice of local gardeners, and planted those.

This gave rise to a scene in early April where Derek, our horseman, was drawing the furrows, while I followed him holding a sharp carving knife looking threateningly ready to assault him if the furrows were less than perfect. In fact, I was happily slicing away at spuds and dropping them into the soil, hoping for a decent crop, but not caring too much.

In years gone by, I have harrowed the ridges, sprayed the leaves with organic seaweed fertiliser, and watched for the first sign of blight with the trepidation of

one who might have lived through the Irish potato famine. This year I did none of these things. The field had already been liberally spread with the previous winter's collection of horse manure and trampled straw, and that was it. No fussing, no caring, no dejection.

You can guess the result. Last weekend, we unearthed the fruits of our lack of labour. Instead of the puny, emaciated spuds of previous years, smaller than walnuts, we had potatoes of obscene proportions; white-skinned beauties of such monumental girth that few ovens will accommodate them whole. I exaggerate, but they were a damned good crop.

One of the reasons I gave up farming was because the strain of trying to get it right was beginning to tell. But the experience in the potato field tells me that perhaps I have been getting it wrong all these years. Trying too hard may have been my downfall. In the unlikely event of my starting again to farm, full-time, the first cow I buy had better understand that when she arrives on the farm, and the first thing I say to her is "Frankly my dear, I don't give a damn". I mean it.

An artist drawn to the wild



Scater's monal pheasants by Timothy Greenwood

Oh, by Loch Tummel and Loch Rannoch and Lochaber I will go," says the old Scots song. The artist-naturalist Timothy Greenwood has so far got only as far as Loch Tummel — but since he was born in Chatham, Kent, it is quite a long way for him to have gone.

He lives in an enchanting 15th-century cottage on the side of the long, narrow Perthshire loch, 12 miles west of Pitlochry, and his studio window on the top floor looks down through trees on to the loch's silvery waters, where wigeon waddle and dippers bob on the stones.

Birds and animals come to his door. He showed me a stump in his herbarium border where woodcock sit before venturing out on to his lawn at dusk — and sure enough, as we walked through the birch wood behind his cottage picking chanterelle mushrooms, we put up a woodcock that shot away against a background of silver firs.

For the past four years, however, he has been surrounded not so much by the wild life of Scotland as by exotic Asian pheasants. He has had stuffed pheasants on his desk and dead pheasants in his refrigerator, and he has visited private pheasant collections not only in Britain but in the birds' native forests in China, Pakistan and Nepal. He is the only wildlife artist to have seen the elusive local pheasants in all those places.

The reason for this is that he has been painting beautiful pictures of all the 48 species of pheasant in the world for a book that will be published on Monday — *The Atlas of Rare Pheasants*. It is a superb work including his accurate and richly colourful illustrations and hand-painted maps of the areas in which each species is found, with a transparent overlay that marks in red the exact locations where they have recently been reported.

The book will be a collector's item. There will be 552 copies of Volume I bound in buckram cloth at £796, and 48 leather-bound copies — at £2,500. Volume II, at similar prices, will follow.

Three people have brought the book into being. The first is Greenwood, who has been a wildlife painter since he was a boy, and sold a painting of two

Derwent May visits the painter who captures pheasants



Greenwood rarely leaves Scotland, and is happiest on the shores of Loch Tummel in Perthshire

In boyhood days he used to run off to Scotland, sleeping in a tent or youth hostels, just to be alone in the wild

visited Barbara Cartland's house at a time when she was selling off some oriental pheasants. A gorgeous Elliot's pheasant escaped from the aviary while he was there, and he watched it soar over the treetops. He was so struck by the sight that he bought the lot, and has been besotted with pheasants ever since.

His family, with two others, founded the World Pheasant Association in 1975. Its funds are small but it has done pioneering work in tracking down the surviving pheasants of the world, and setting up schemes to conserve them. It now has a great Chinese naturalist, Professor Cheng, as its president — the first man

live, and where Draper now houses his collections of Aston Martins and art, and rare pheasants in the woods.

He set up Palawan Press six years ago to produce magnificent books, naming it after the Palawan peacock-pheasant in the Philippines. He has already published four handsome illustrated books on cars, including *Aston Martin: The Complete Car*.

Meanwhile, the World Pheasant Association had also started publishing books, and Howman asked Draper if he would take on a reprint of an old pheasant classic. Draper did not want to do that, but out of their discussions emerged the idea of the new atlas. To complete the circle, Draper will give £50 to the World Pheasant Association for every copy of the book that is sold.

Back up at the Loch Tummel cottage, Greenwood is working steadily on another task connected with the book:

ON THE SPOT

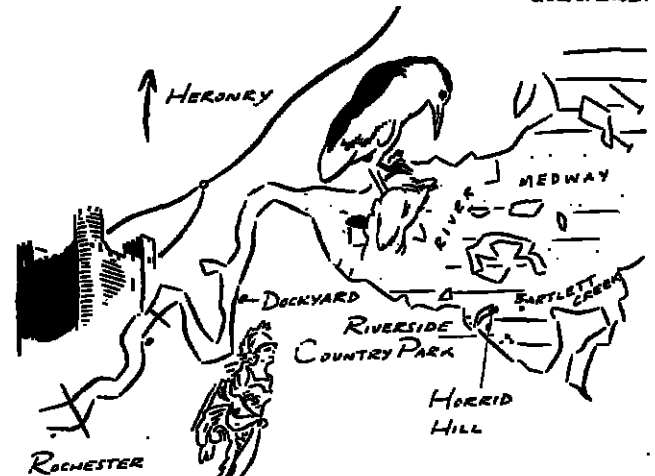
Rural recommendations
The Place: Horrid Hill, Gillingham, Kent

The View: to the right lie flat, green salt marshes and beyond these the Medway hills. Ahead are acres of mud flats and Bartlett Creek, which empties into the River Medway. On a clear day you can see Sheerness.

The appeal: peaceful area with extensive views of the Medway Estuary and its birdlife.

Afficionados: bird watchers and families.

Historical interest: the name Horrid Hill is reputed to derive from the poor condition of the ships that French prisoners were kept on during the Napoleonic Wars. The River Medway is renowned for its Royal Naval Dockyard that has seen 400 years of ship building — it was here that the celebrated HMS Victory, commanded by Nelson, was built. The folk tune



Waltzing Matilda was originally a Medway marching song sung by convicts en route to Australia.

Time to visit: before high tide.

OS reference: 812/689 on sheet 178

How to get there: take the B2004 to Riverside Country Park and Horrid Hill path.

Also nearby: the Norman city of Rochester with its fine architecture, castle and cobbled high street. The Charles Dickens Centre highlights the author's many novels set in the area. Britain's largest heronry is 11 miles north.

DEBORAH KING

NEWS SPORT WHAT'S ON FILM KNOWLEDGE MONEY SHOPPING TALK INTERNET

"Will things have changed by the time I turn the page?"

The thing about news is, it's never new for long. But LineOne, the invaluable information and internet service, always has the latest. Sky News provides news, sport and business stories from around the world and updates them around the clock as they happen. Which means that you are kept informed at every turn.

Try LineOne and the Internet FREE. Call 0800 111 210.

www.lineone.net

It's what you want to know

Now you try our LineOne service before it's too late at £1.95 per page

WEEKEND COURSES AND ACTIVITIES

Why history is all the Raj

OCTOBER 24-26

Halloween Craft Festival at Sandown Park, Esher, Surrey (01344 874787). Over 160 crafts and Halloween attractions on view during Saturday and Sunday. Adults, £2.50, Children, £1.00.

Seawords: A weekend celebration of the sea in literature at the National Maritime Museum, Greenwich, southeast London, with writers Alexander Kent, Hammond Innes and Libby Hathorn, yachtsmen Robin Knox-Johnston and Tony Bullimore. Also book fair. Entrance to sessions £4.50. Details from National Museum (0181-312 6678).

Magical Music Weekend: At Brobury House, on the River Wye near Hereford (01981 500229). A special concert with guest soloist Kevin Tillet, formerly of D'Oyly Carte. Half-board accommodation for two nights and evening concert from £170.

Landscapes photography: Willow basket making for beginners. Both this weekend at Alston Hall Residential College, Preston, Lancashire (01772 784661). From £75, inclusive.

Walking in Constable country: Fungi weekend: Painting with pastels. Improve your sketching and drawing. At Flatford Mill Field Studies Centre, East Bergholt, Essex (01206 298283). From £72-£102, inclusive of tuition and full board.

Short story writing: Silk painting for beginners. Tailor: At Higham Hall, Cockermouth, Cumbria (017687 76276). From £112 residential.

Battlefields of the Welsh Marches: Trees and shrubs in autumn: Family history. Who was grandma's grandma? At Field Studies Centre, Preston Montford, Shropshire (01743 850380). From £75-£99.

Positive ageing: Recorder ensembles: Painting with acrylics: At Belstead House Centre, Ipswich, Suffolk (01473 686321). From £75-£95, inclusive.

Painting autumn leaves and berries: Medieval art and



Learn about the role of the British in India at Missenden Abbey from October 24-26

architecture: Touching stillness: At Hill Residential College, Aberystwyth, South Wales (01495 333777). Price £88, full board and tuition included.

Jane Austen, an appreciation: Folk weekend: Canal boat art: Wood carving: At Knuston Hall, Wellingborough, Northamptonshire (01933 312104). From £89-£110, inclusive.

The British in India: Coromandel and Malabar: Autumn landscape painting: Indian textiles, their traditions and techniques: At Missenden Abbey, Great Missenden, Buckinghamshire (01494 890295). From £159 residential or £69 non-residential.

Stockmarket and investment for beginners: Map and compass work for improvers: Chinese brush painting: At the Old Rectory, Fittleworth, West Sussex (01798 865306). From £114 residential, £90 non-residential.

Activity weekend for singles: With Acorn Activities of Hereford (01432 830083), at the Dragon Hotel, Crickhowell. Abseiling, climbing, walking and canoeing available. Full

board and all activities from £175 per person.

OCT 31-NOV 2

Pottery weekend: At Rookery Hall, Nantwich, Chester (01270 610016). Visit the pottery workshops at Spode,



Study bats in Wales from Oct 31-Nov 2

Wedgwood and Royal Doulton: £95 per person, per night, inclusive of half-board accommodation and visits to the potteries. Gliding breaks: Learn to glide on a weekend break in the Cotswolds. From the Charingworth Manor Hotel, Chipping

Camden (01386 593555). Weekend rates from £200 per head, half-board, based on two people sharing. Gliding lessons from £75 per day or £32 for a trial flight. Walking or cycling weekends: In the Cotswolds with Compass Holidays (01242 250642). Price includes itineraries, information pack and two nights' B&B accommodation. Cycle hire available. Cycling breaks £88: walking breaks £95.

Health and fitness breaks: At Combe Grove Manor Hotel and Country Club (01225 834644). Indoor pool, gym, golf course, hydro and spa. Price £390 based on two people sharing, half-board.

Outdoor activities: For all age groups with the Youth Hostels Association at Edale, Derbyshire, and Llangollen, North Wales. Cycling, hang-gliding, para-gliding, caving, climbing and kayaking. From £93 per person, including full-board accommodation and instruction. For full details call 01727 845047.

Bat and birdwatching weekends: At Pannaeuchel Hall Hotel, Dolgellau, Gwynedd

(01341 422129). Five different varieties of bat can be seen in the hotel attic, including the lesser horseshoe bat. Weekend rates from £125, including half-board accommodation, access to attic bat-flying areas and Bat Pack. Landscape drawing: Painting in autumn: At Leonard Wills Centre, Nettlecombe Court, Taunton, Somerset (01984 640320). Prices, including full board and tuition, from £184.

Singing for the tone deaf: Framing and mounting pictures: Archaeological walks and talks along the River Arun: At the Old Rectory, Fittleworth, West Sussex (01798 865306). From £114 residential and £90 non-residential.

NOVEMBER 7-9

Poetry and prose of the Great War: Chamber music for amateurs: Modern gardening: Hat-making for beginners: At Missenden Abbey, Great Missenden, Buckinghamshire (01494 890295). Prices £159 residential, £69 non-residential.

Bridge weekend: A wildlife weekend: In Fowys. Both with Acorn Activities of Hereford (01432 830083). From £125, all inclusive.

Drama workshops: Playwriting and teddy bears: At the Unicorn Theatre for Children, Arts Theatre, Great Newport Street, London WC2 (0171-379 3280). £7.50 per session.

Calligraphy and cards: Writing memoirs: Cities of the Baltic (art history): At Belstead House, Ipswich, Suffolk (01473 686321). From £75-£95 inclusive.

Woodland wildlife in autumn: Painting plants: Improve your watercolours: At Flatford Mill, East Bergholt, Essex (01206 298283). From £79-£102, inclusive. Making the most of your camera: Portrait techniques: Decoupage: At Hill Residential Centre, Aberystwyth (01495 333777). Price per course, £88.

The world's first city: London in the 19th century. Lingerie and blouses: Paintings and



Improve your photography with a course in Aberystwyth (November 7-9)

meaning: Chinese brush painting: At Knuston Hall, Irchester, Wellingborough, Northamptonshire (01933 312104). From £89, inclusive. Fish and vegetarian cookery weekend: Learn to cope with vegetarian dinner guests with demonstrations and lessons in the kitchen. At Ynysir Hall, Machynlleth, Mid-Wales (01654 781209). Price £170, inclusive.

Smallholder workshops: At the Rare Breeds Centre,

Woodchurch, Ashford, Kent (01233 861493). Courses on keeping sheep, poultry, pigs, ducks and geese. From £18 per session. B&B accommodation available nearby. Buying and owning a PC: Write a short story: Painting wet in wet: Relax with raffle: At the Old Rectory, Fittleworth, West Sussex (01798 865306). From £114 residential and £90 non-residential.

Medieval and Renaissance

palaces of Europe: At the University of Oxford, Rawley House, Oxford (01865 270360). Price £44.

Practice for the Pistre: Dry-ski weekends with unlimited practice on 110m artificial ski-slope. Includes introductory skiing or snowboarding lesson and accommodation. From Parkdean Holidays (0191-224 0500). For two or three nights, from £70 inclusive.

ROBIN NEILLANDS

SHOPAROUND



Chronometer Watch & Nautical Instrument Manufacturer.
To the Right Honourable the Lords Commissioners of the Admiralty.

Timepieces to Treasure



The 'Lover' Bracket Clock, with arched brass dial plate and cherry wood or mahogany case surmounted by a traditional brass finial. Featuring a moonphase dial and triple-chime 5-day mechanical movement.

CRAFTSMANSHIP INHERITED FROM A GOLDEN AGE



• Over 150 timepieces and weather instruments created by Sewills... a company whose heritage spans 200 years and whose commitment to quality is absolute.
• Individually created by Master Craftsmen • Prices from £70 to £4,000
• Unique 10 year guarantee • Interest Free Credit (subject to status)

Send for details of our 5 exclusive collections now and spoil yourself with the gift of time.

FREE EXCLUSIVE COLOUR BROCHURES
PLUS details of a valuable FREE GIFT

CALL TODAY
0151 708 0099
LINES OPEN 24 HOURS

OR POST NOW - NO STAMP NEEDED
Sewills, FREEPOST (LV 7185) P.O. Box 251, Liverpool L69 3BR.
E-mail: sewills@northwest.co.uk
Web Site: http://www.sewills.co.uk

Sewills
Makers of the Admiralty
Est. 1800ad

Name (Mr/Mrs/Miss/Ms)
Address
Postcode

Going BALD?

Amazing unisex cosmetic fibre instantly disguises thinning hair. Send £5 towards P&P & admin for FREE SAMPLER PACK brochure & full information. Simply cut out this advert, stick your hair colour (BLACK, DARK BROWN, LIGHT BROWN, WHITE) or 'phone 01855 822828 anytime. JUP TOPP (Dept 142) P.O. Box 857 THATCHAM, BERKS RG18 0YR. WWW.hairfromhome.co.uk/going

GLOBES
make great gifts for all occasions.
Our Regency Globe is a 12" diameter solid brass globe with current place names, brass plated serial meridian and solid oak base.
Price £95.
Colour brochure & price list of our full range on request.
Visit us (open Mon-Fri 8.30-5.30)
GLOBE & MAPS WORLD, 55 High St, Budeigh Station, Devon
Tel/Fax 01393 442171.

THE ONLY PATENTED ANTI-DUST MITE BEDDING COVERS AVAILABLE TODAY
Allergy Relief Products Ltd, Mansion Road, Southampton, SO15 3BP.
Tel/Fax 01703 332919.

The 'Shella Maid'
Everything you need to make the 'Shella Maid' your 'Shella Maid'! The 'Shella Maid' is a 12" diameter solid brass globe with current place names, brass plated serial meridian and solid oak base.
Price £95.
Colour brochure & price list of our full range on request.
Visit us (open Mon-Fri 8.30-5.30)
GLOBE & MAPS WORLD, 55 High St, Budeigh Station, Devon
Tel/Fax 01393 442171.

GENUINE BIRTHDAY NEWSPAPERS
From largest archives saved from 1642-1997. Sunday Newspapers from 1915. Ready for presentation. Same day dispatch. REMEMBER WHEN 130 Parry Way, Croydon, Surrey CR9 4BE. 0181 638 6323 or call FREE 0500 520 000.

MEN'S UNDERWEAR BY HOM
The FREE DIRECT MALE Catalogue also gives you the opportunity to see the very latest designs in men's underwear from the world's leading manufacturers. Just ring 01732 611522 or write to: BUREAU MAIL, 100 FLETCHER RD, BURNLEY, LANC. BB10 1SD.

THE DUFFLECOAT COMPANY

£149.95
plus £4 p&p
The very finest dufflecoats made in England by Gloversill.

This is the classic and unchanged design, made to last and keep you warm year after year. £149.95 - plus £4 postage and packing. Colours: Cardinal Red, Navy Blue, Canifer, Camel, Charcoal Grey, and Teal. Sizes: 32" - 48" or ladies 8 - 20.

For 7 day despatch or full colour brochure call

Made in England **0171 610 9050**
The Dufflecoat Company, Unit 7, The Talma Centre, Bagleys Lane, London SW6 2BW Fax 0171 371 7011
You may be sent details of other offers. Please specify if you do not wish to receive these.

DISASTER SELL-OUT

Our major supplier 'phoned us in an absolute panic. DISASTER...he is suddenly left with a cancelled order of his finest quality, craftsmen-tailored CORDUROY TROUSERS. Would we buy them, he begged. Of course, we said, BUT only at a greatly reduced price...his misfortune but your chance of a lifetime to buy....

World Famous LINCOLN CORD TROUSERS
FOR ONLY £29.99
POST FREE

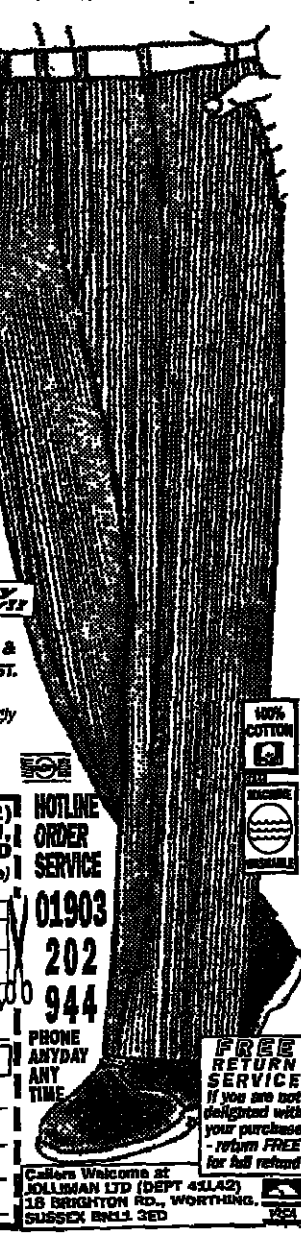
All come to you Brand Spanking NEW with the famous JOLLIMAN FULL MONEY BACK GUARANTEE. Just check out these TOP QUALITY features: FULL FITTING • RUGGED & HARD WEARING...to last a lifetime • 100% COTTON CORDUROY • TRADITIONALLY CUT...SO SMART & COMFORTABLE • BUTTON HIP POCKET & 2 DEEP SIDE POCKETS • ZIP FLY • PLAIN BOTTOMS • COMFY HIGH RISE WAIST.
Our final pledge...if you can find a pair of Corduroy trousers of this quality, in any good class high street store, for under £40...return our trousers & we'll willingly refund your money in full. Available in BROWN, BROWN & OLIVE GREEN. WAIST SIZES: 32", 34", 36", 38", 40", 42", 44", 46" AND 48". LEG LENGTH: 27", 28", 31" and 33". Please allow up to 21 days for delivery.

JOLLIMAN JOLLIMAN LIMITED (DEPT 41142) 18 Brighton Road, Worthing, Sussex BN11 3EP

PLEASE SEND ME TWO PAIRS OF LINCOLN CORDS (under money-back guarantee) FOR JUST £29.99, POST FREE & NOT A PENNY MORE TO PAY!

REF	COLOUR	WAIST	LEG	QTY
JA13				
JA13				

I enclose cheque/PO for £
payable to Jolliman or debit my
Access/Visa card. Expiry date
NAME
ADDRESS
POST CODE



especially for **Parker Knoll Minty-Ercol Cintique G-Plan** owners

TAILORED COVERS
These are NOT stretch covers but perfectly fitting tailored covers, cut precisely to the size & shape of each model.

We are also specialists in **RE-UPHOLSTERY** offering a complete restoration service by our highly skilled craftsmen. Whether your furniture needs tailored covers for a fresh new look or complete re-upholstery and renovation Lynplan is the only name you need to know.

FREE INFORMATION AND BROCHURE POST-ON-ROPE GATE. 0181 680 4750 24 HOURS

I am interested in Tailored Covers ☐ Re-upholstery ☐ (Please tick)
Make/model no. of my furniture (if known)
Name
Address
Postcode
Send to Lynplan Ltd, Dept. 807, 43 Imperial Way, Croydon CR9 4LP



Play the
field on
a day trip
to cherish

Family fun • 25

THE TIMES TRAVEL

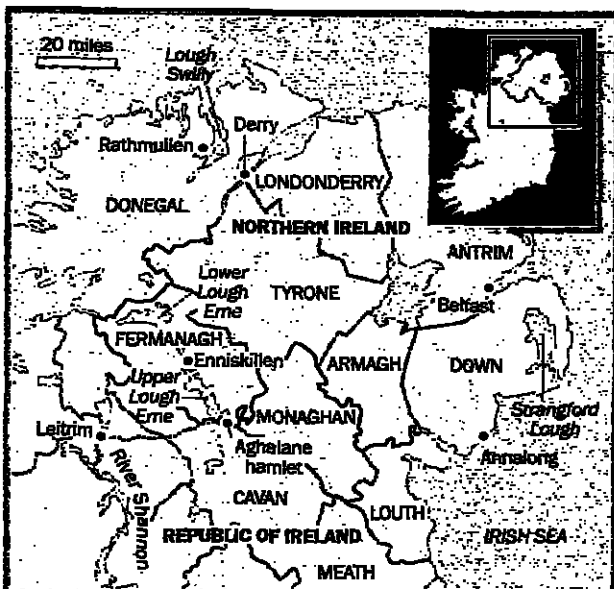
Take the
fast lane
to the
Taj Majal

News • 27



History, elegance and touches of eccentricity... the charm of Ireland knows no frontier, says **John Ardagh**

Beauty on the border of peace



Are we in the North or the South? asked my wife, as we drove down an Irish country road. "I've no idea," I said. This is now one of Europe's most invisible frontiers. At almost every crossing, even on main roads, there is no sign of a border, no control post: the Army, keeping a low profile, has removed most of the checkpoints where its squadrons once brandished automatic rifles.

Of course, the North still has its problems, but the latest round of talks is gradually contributing to a slow optimism about the peace process, and you should not be deterred from exploring the delightful border region from Down to Donegal, which offers good sailing, golf and riding, handsome old towns with fine museums, such as Derry and Monaghan, and some splendid scenery (the Fermanagh lakes, Mourne and Donegal hills). The charm of Ireland knows no frontier.

There are some remarkable hotels on both sides of the border, as I found on a recent visit for *The Good Hotel Guide*. Some are spruce guest-houses with sophisticated cooking. Some are that familiar Irish genre, the stately home run in warm personal style by its ancestral owners.

The most amazing is Castle Leslie (1878), a hefty hulk in a big park in Co Monaghan. The tiled Leslie family, beguiling eccentrics who claim descent from Anna the Hun, have crammed it to the rafters with Victorian and run it in high Victorian style, party tongue-in-cheek.

The urbane Sir John, fourth baronet, presides. The driving spirit is ebullient young Samantha (Sammy) Leslie, who co-manages, and cooks rather well. We enjoyed her filler of oyster and silver in the candlelit banquet hall. Waitresses wore Victorian dress with caps, of course.

Our big bedroom (four-poster, red velvet drapes) was authentically Victorian, and its bathroom even more so, with a real wooden "thunders" tub. Other bedrooms have been decked out in wacky Victorian style, some truly beautiful, some comic.

The grandiose public rooms have fine tapestries, suits of armour, plus other heirlooms of this much-travelled family — a lovely painted Della Robbia fireplace (1491) from Florence, a harp given by Wordsworth and an emerald bracelet from the Empress of China.

The Leslies offer business and tourist banquets, where Sammy, in hooded Victorian cloak, tells ghost stories of this haunted house (a child was murdered in one bed). The family enjoy sending themselves up. In the main too is a big notice taken from an old railway line: "Go slowly round the bend."

Also by the border, Hilton Park, near Clones, is another grand mansion now run as a private hotel, but in more discreet style. Since 1735 it has been the home of Johnnie Madden's family. He and his wife, Lucy, are civilised hosts: she cooks superbly, and we liked the elegant bedrooms and landscaped park.

Nearby we found a startling contrast — the 145-bedroom Slieve Russell Hotel, owned and built (in 1991) by the millionaire Sean Quinn, a local Citizen Kane who has a concrete-making factory just across the border in the North.

He was thought crazy to create this giant luxury palace in the middle of nowhere: but it has been the talk of Ireland as it blazes into the night, with floodlit fountain, Euro-flag flying, its foyer a forest of Roman pillars.

Visitors are drawn by its lovely golf course, swimming pool and disco, often packed with 1,000 people. Co Cavan had never seen anything like it. Comparing it with Hilton Park, the Dublin writer Colm Toibin said: "After centuries of poverty, misery and revolt, this is rural Catholic Ireland declaring its right to build 'big houses' too. New money rises up in all its vulgarity — two Irelands within a few miles of each other."

Another cross-border tourist venture has been the reopening of the 1860s canal linking the upper Shannon with Lough Erne in Fermanagh. Elegantly restored, with new



Shadows on the grass: visit tranquil Devenish Island, in Co Fermanagh, where a high, pointed tower marks the ruins of a 6th-century monastery

automatic locks, it is popular with those who take hired cabin cruisers on these rivers.

Near Enniskillen, the Erne widens into two beautiful lakes, a yachtsman's playground. And of those who hire, its boats, more than half are German and nearly a quarter are Swiss. One reason given for this is that the German and Swiss media reports little about the North's troubles so their nationals are less deterred from visiting.

Fermanagh is a hilly, scenic county, full of interest. We visited the Marble Arch Caves with their floodlit, underground lake. Castle Coole, grandly restored, and the ceramics factory at Belleek. Tiny Devenish Island holds the evocative ruins of a 6th-century monastery, with a high pointed tower.

Not far away, Tempo Manor is another stately home hotel full of Victoriana, but run in a low-key approach by its family scion, John Langham. The food was nothing special, but we loved the romantic gardens and lake.

Enniskillen is a handsome old town, emerging from the black image it was tarred with by the 1987 IRA bomb blast that killed 11 people. Its urban renewal is impressive, notably the charming Buttermarket, now full of craft workshops. In July 1996 another bomb — the work of an autonomous group — wrecked the Killyhevlin Hotel. But no one was hurt,

and it has been rebuilt. Since 1994 the Army has reopened some of the roads it had blocked by the border and has rebuilt some bridges — but not all. At Aghalane hamlet, the road bridge over the river is still in ruins.

In this otherwise idyllic setting, neighbours in their

pretty thatched cottages look wistfully at each other: they must drive many miles to meet.

I felt an uncanny sense of déjà vu. Where had I seen that before? Answer, more than eight years ago, by a river on a far more lethal border, dividing villages in the German

states of Hessen and Thuringia. We drove north to Derry, my favourite Irish town. Since the desolate years following the Bogside riots, this superb ramparted hilltop city has been finely restored and revitalised, largely through local initiative.

The two communities still

live apart in segregated housing, and the town centre suffered briefly again from angry violence in July. But today it is throbbing with cultural activity, new shops and boutiques, a craft village, and a marvellous new museum that traces the city's dramatic history, via the Siege of

1689, the Famine, and the Bogside "massacre" of 1972. We stayed nearby at an excellent country hotel, Beech Hill House: its lounge is a lively local meeting place.

We enjoyed two other mansion hotels, in Donegal beside Lough Swilly, an attractive fiord-like inlet. Here, Castle Grove — late 17th century, popular for weddings — has a warm and charming young manageress. Set in gardens by the lough, Rathmullan House offers imaginative "new Irish" cooking. Rathmullan village is full of unspoilt Donegal melancholy.

Finally, we found two more delightful hotels in Co Down. The Portlerry, set serenely by Strangford Lough, is a quayside pub with a lively ambience, smart young staff and a breezily urbane owner, John Herlihy.

At Annalong, where the Mountains of Mourne sweep down (almost) to the sea, Glassdrumman Lodge is a stylishly converted old farmhouse, graceful yet cosy, with good food and lovely bedrooms. Many guests are American gollers (with Irish roots) who burst into tears when the owner's teenage daughter, freckled and russet-haired, sings *Danny Boy*.

● John Ardagh is the author of *Ireland and the Irish Penguin, Etc.* He is also *Coventry and Irish* editor of *The Good Hotel Guide*: the 1998 edition has just been published.

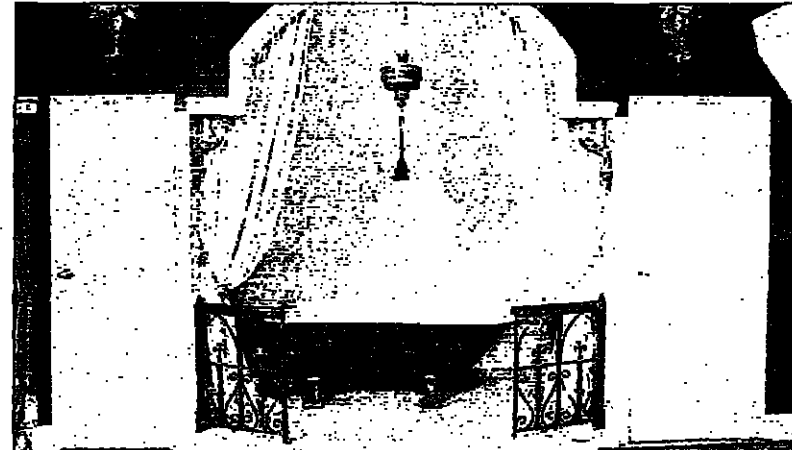
FACT FILE

■ How to get there: Irish Ferries (0990 177177), Stena Line (0990 707070), Swansea Cork Ferries (01792 456166), Hoverspeed (Isle of Man Steam Packet Company (0345 523523) and P&O Ferries (0990 980980) all operate to Ireland. Sample prices with Stena Line: Holyhead to Dublin, five-day return (car plus up to five passengers) £174; Stranraer to Belfast, five-day return (car plus two passengers) around £150.

British Airways (0345 222111) and Jersey European Airways (0990 676676) fly from (or via) various English cities to City of Derry Airport. Sample prices: Gatwick to Derry (via Manchester or Glasgow) with BA, from £192; Gatwick (via Belfast) to Derry, with JEA, from £114.

Car rental: John Ardagh hired a car from Dan Dooley Car Rental (00 353 62 53103); from £175 for one week.

■ Where to stay: (Dinner prices are per person, B&B prices are per person unless otherwise stated.) Castle Leslie, Glasnagh, Co Monaghan (00 353 47 88109), 14 rooms. Closed two weeks Jan. B&B £38-£47. Dinner £21-£25. Hilton Park, Clones, Co Monaghan (00 353 47 56007). Open April-Sept. Seven rooms. B&B £47-£61. Dinner £23. Slieve Russell, Ballyconnell, Co Cavan (00 353 49 26414), 145 rooms. B&B from £63. Dinner £24. Tempo Manor, Tempo, Co Fermanagh



Luxury on tap: the elegant bathroom at Castle Leslie, Co Monaghan

(01365 541450). Open March-Oct. Five rooms. B&B £50. Dinner £25. Beech Hill House, 32 Ardmore Road, Derry, Co Londonderry (01504 349279). Closed Christmas. 17 rooms. B&B £57-£62. Dinner £23. Rathmullan House, Rathmullan, Co Donegal (00 353 74 50189). Open March-Nov. 20 rooms. B&B £36-£56. Dinner £23. Castle Grove House, Ramelton Road, Letterkenny, Co Donegal (00 353 74 51118). Closed Christmas. 15 rooms. B&B £32-£45. Dinner £22.

Portlerry Hotel, Portlerry, Co Down (01247 125231). Closed Christmas. 13 rooms. B&B £55-£90. Dinner £22-£50. Glassdrumman Lodge, 85 Mill Road, Annalong, Co Down (01396 768451). Ten rooms. B&B £85-£125 per room. Dinner £29-£50.

(All except the Slieve Russell are in *The Good Hotel Guide 1998*, just published by Ebury Press at £12.99).

■ Further information: The Irish Tourist Board (0171-518 0800); the Northern Ireland Tourist Board (0541 555250).

Who can take you from the Terracotta Warriors to the Himalayas?

Saga's Travellers World brochure features the many wonders of the world, from the fascinating Terracotta Warriors to the spectacular Himalayas. Many holidays offer opportunities for exciting activities - jet-boating in New Zealand, walking in the Borneo jungle and much more. These holidays are just part of our growing range, from a week discovering the best of Britain, to a long winter stay on the Mediterranean coast or a round the world voyage aboard our own cruise ship, Saga Rose. Wherever you travel and whatever you choose to do, you can rely on Saga for the very best in quality, service and value, all backed by an experience gained over more than 45 years.

If you are aged 50 or over, call our 24-hour brochure request line now, or complete the coupon.

0800 300 456 Quoting Reference A552

SAGA Surprisingly different

Send for your brochures today

Worldwide ☐ Europe & the Mediterranean ☐
USA ☐ Africa ☐ Asia ☐ Australia ☐
Canada ☐ Rest of the World ☐ United Kingdom ☐
Cruises ☐ River ☐ Tours ☐ Single Centre ☐
Saga Rose (cruise ship) ☐ Saga ☐

Name (Mr/Mrs/Miss) _____

Address _____

Town _____ Country _____

Postcode _____ Tel No. () _____

Date of Birth (Mr) / / Date of Birth (Mrs/Ms) / /

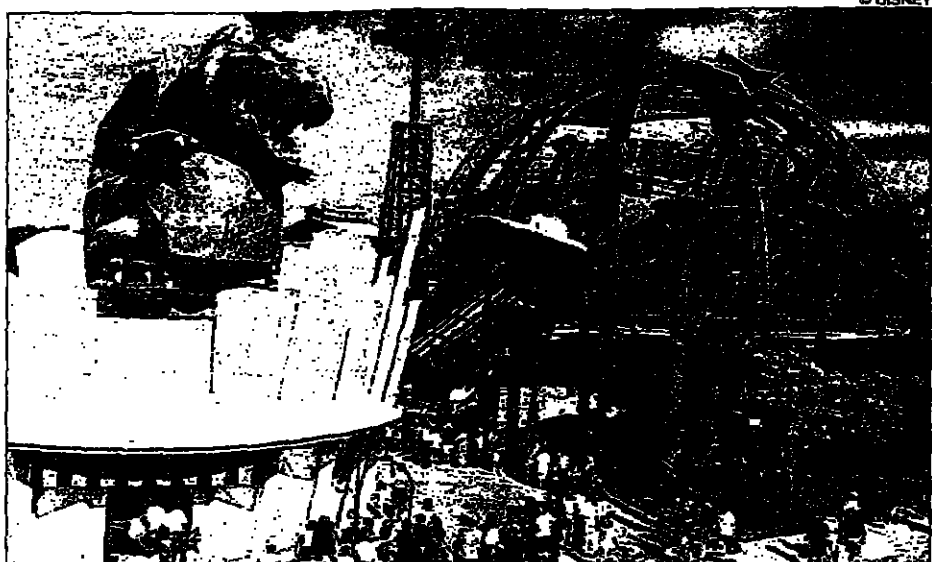
Do you currently receive brochures from Saga? Yes ☐ No ☐

Please return to: Saga Holidays Ltd, FREEPOST (NT2710), Peterlee, Co. Durham SR8 1SH. You do not need a stamp.

Saga Holidays Ltd would like to send you information about our travel services. Please tick the appropriate box if you wish to receive this information. ☐ Yes ☐ No



Studies at the Universal of life



Child-friendly Planet Hollywood pulls the crowds at Disney-MGM

Paul Abse took his offspring to Orlando, where the real meets the surreal and every dream is fulfilled

My children, aged 11 and eight, were veteran theme-parkers who had been training for The Big One all their lives. But would Orlando beat Thorpe Park, Disneyland Paris or Spain's Port Aventura? Are Chelsea FC better than Hereford United?

The most popular place on Earth does not consist of just a couple of Disney theme parks. Many cities have devoted themselves to pleasure — Rome, Paris, London, New York — but none as single-mindedly as Orlando.

The current count is about 80 attractions. "Magical" is the most overused but apposite adjective. You will find it littering every hoarding, flyer and conversation, from the hotel clerk's "Have a magical day" as you first step into the lobby, to Epcot's "Have a magical tomorrow", and the Disney Channel's final flickering "Magical Dreams" as you flake out.

Orlando's magic makes everything possible. You want pink trees? We've got pink trees. You want the Munich Beer Festival? No problem. The Great Wall of China? Coming up. You want to join a rock band? Here's a stringless guitar you can play Hendrix licks on without all that bothersome learning to play. And if you are planning a wedding to coincide with your

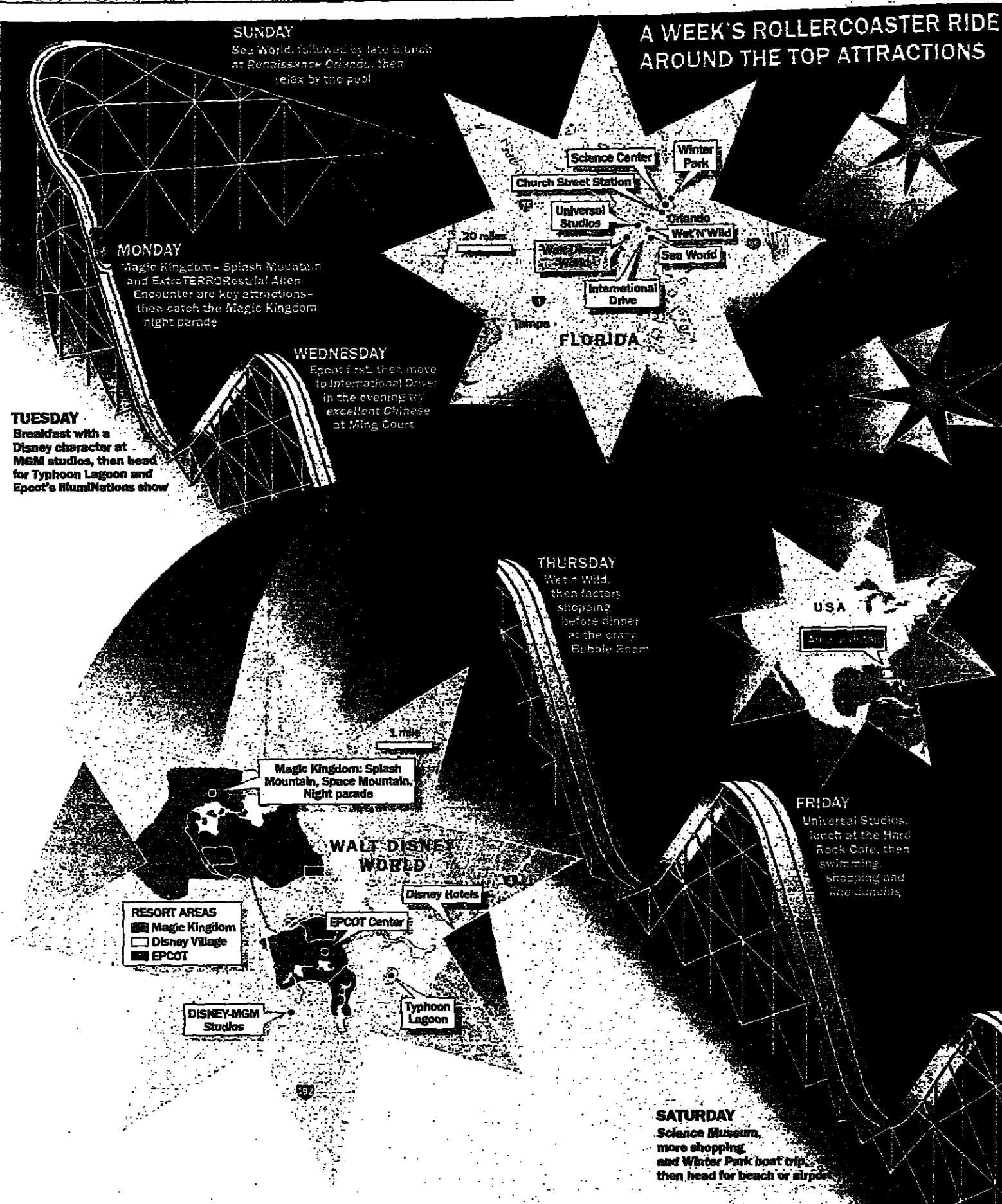
visit, you are in luck: we have our own chapel, so you can now have Mickey as best mouse.

One delightfully cool early morning as we scampered between Space Mountain and Splash Mountain, a grey heron landed in front of us. We almost expected it to start animatronically strutting. The line between the real and the unreal dissolves into the surreal in Orlando. I have known a couple of people who detested the place, but then they're miseries anyway. We had an absolute ball.

If you fork out a fortune to take the family, you should go the extra mile: stay at a Disney hotel so you get into its theme parks ahead of the mob (some of its newer, cheaper resorts even compete with the prices on International Drive), hire a car so you have the freedom to see all of Orlando's different faces (check which operator does the best "free" car-hire package) and plan your park assaults like Monty did his Africa campaign.

As we passed a Miami University coach at the end of our week (and you'll need a week to do Orlando justice), eight-year-old Max said: "When I'm big I'm going to Universal — not university." Need I say more?

AMERICA: THEME PARKS



SUNDAY

Sea World, followed by late brunch at Renaissance Orlando, then relax by the pool

MONDAY

Magic Kingdom: Splash Mountain and ExtraTERRORrestrial Alien Encounter are key attractions, then catch the Magic Kingdom night parade

TUESDAY

Breakfast with a Disney character at MGM Studios, then head for Typhoon Lagoon and Epcot's IllumiNations show

WEDNESDAY

Epcot first, then move to International Drive in the evening for excellent Chinese at Ming Court

THURSDAY

Wet 'n' Wild, then shopping before dinner at the cozy Bubble Room

FRIDAY

Universal Studios, lunch at the Hard Rock Cafe, then swimming, shopping and fine dining

SATURDAY

Science Museum, more shopping, and Winter Park last trip, then head for beach or airport

BEST OF THE PARKS

■ Sea World (001 407 351 3600)

The most civilised and easy day. Great shows and just the one simulator thrill ride, Wild Arctic, offering close encounters with polar bears, caribou, walrus, white beluga whale, avalanches and blizzards. Go first thing to avoid queues.

Plan around these: Shamoo: World Focus — the big show. Flips and jumps by killer whales with trainers riding shotgun. Anyone sitting in the first 14 rows will be drenched (we sat separately from our children). Key West Dolphin Fest provides more thrills and spills. You should also check Dolphin Cove eating times, where the kids can buy fish and have the dolphins eat out of their hands. There's a limit on numbers, so get there early.

Best of the rest (visit any time): Stingray Lagoon: Buy a dollar box of small fish and the rays will snatch them out of your hands. Terrors of the Deep: Walk through the glass tunnel and imagine what it would be like if it gave way and you had hammerheads, great whites, tiger sharks and moray eels joining you. A sign declares humankind as the ultimate terror of the deep — hard to believe after seeing all that lot.

Manatees: The Last Generation. Florida's sea cows, threatened with extinction from Florida's motorboats, are thought to be the source of the

mermaid myths. All I can say is those sailors must have been at sea an awfully long time to fantasise about these uglies. Chilling out: when they're tired of schlepping between pavilions, let the children romp for an hour in the excellent adventure playground while you stoke up on caffeine at the adjacent cafe.

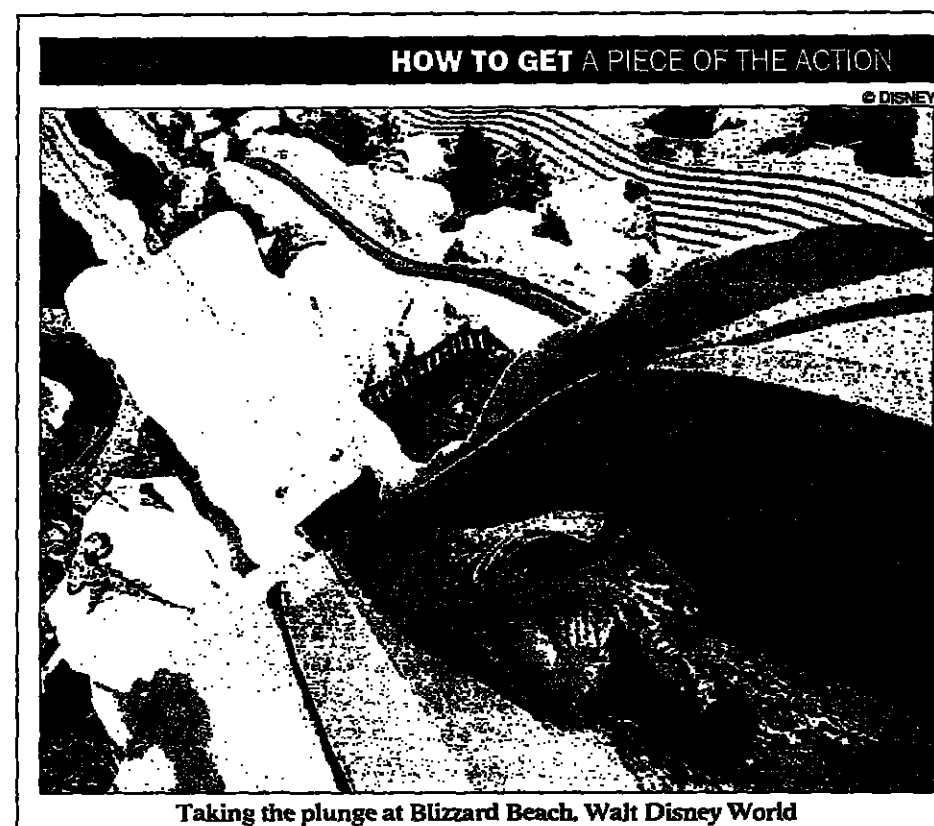
■ Magic Kingdom (939 7704)

Plan around: Main Street Parade or Evening Parade. Hit list, in diminishing queue times: Under 8s: Peter Pan's Flight, Pirates of the Caribbean (recommend ages 6 and up), Dumbo the Flying Elephant, Mad Tea Party, Legend of the Lion King. Tomorrowland Speedway.

Eight and up: Splash Mountain, Big Thunder Mountain Railroad. Ten and up: ExtraTERRORrestrial Alien Encounter, Space Mountain — both will scare those afraid of the dark. Chilling out: Tomorrowland Transit Authority — shuttles above Tomorrowland, entering Space Mountain and other attractions.

■ Disney-MGM Studios (939 7704)

Plan around: Toy Story Parade, plus Indiana Jones Epic Stunt Spectacular (see it as early as possible), both good for all ages; Beauty and the Beast and Hunchback of Notre Dame (live 25-minute Broadway-style production); best for the under-tens. After 10am arrive at shows 25 minutes before the start to get



Taking the plunge at Blizzard Beach, Walt Disney World

HOW TO GET A PIECE OF THE ACTION

in. Visit first: Twilight Zone Tower of Terror — holograms, spooks and a 13-floor free-falling lift plummet. Great fun but not before breakfast. The Great Movie Ride. Chilling out: Honey I Shrunk the Kids Movie Set playground with everything mega-size will keep children under 12 entranced.

Later: The Backstage Studio Tour, MuppetVision 4-D. Voyage of the Little Mermaid are good for all ages. Eight-year-olds up will get most out of The Great Movie Ride. Chilling out: Honey I Shrunk the Kids Movie Set playground with everything mega-size will keep children under 12 entranced.

■ Epcot (939 7704)

Plan around: Nightly IllumiNations show. Visit first: Try to do these as early as possible as they can attract long queues — Body Wars, Cranium Command (both simulator rides best for over-sixes); Honey I Shrunk the Audience. Spaceship Earth (any age).

Later: Living with the Land, Horizons, and the Innoventions pavilions, for arcade games and cutting edge technology. Chilling out: Global Neighbourhood, an interactive communications playground at the end of the Spaceship Earth ride, plus The Image Works, another creative playground with visual tricks in the Journey into Imagination Pavilion. When you've exhausted Future World, you still have the half of the theme park known as World Showcase to explore. My children found it boring, although they quite

liked the rides in Mexico and Norway (expect long queues). Skip The American Adventure's patriotic blather at all costs. Chilling out: A boat ride across the lagoon is relaxing and saves the legs.

■ Universal Studios (363 8000)

Best rides in town but poorest shows. The wealthy can book four-hour VIP Tours for £64 each (reservations 363 8295), which gets you in ahead of the queues. Larger and better than Disney-MGM, and a new separate, adjacent Universal theme park centred on different islands (including Jurassic Park) is planned to open by 2000. Hercules is a newly opened interactive show in which audience members can take part in films set in Roman times.

Plan around: At present Wild, Wild West Stunt Show is as exciting as the shows get but feels tired and dated.

Do first: Terminator 2 3-D (aged eight and over). Back to the Future (simulator ride for sixes and up), E.T. Adventure and the Fantastic World of Hanna-Barbera (any age). Later: Kongfrontation, Earthquake and Jaws (best for seven and up); Nickelodeon Studios and Grotto Horror Make-Up Show (any age). Chilling out: Production Tram Tour — save the fact and see all the outdoor sets.

ORLANDO BLUEPRINT

Ideally, split the week between Disney Village accommodation and a hotel on International Drive, where it is easier to do Wet 'n' Wild, Universal, outlet mall shopping, Winter Park and Main Street. If your package prevents you splitting your week, opt for Disney accommodation for the whole week, as it's probably best to spend a week there than on International Drive.

Be at the park gates 20 minutes before opening time and get out by 1pm. Swim at your hotel pool and snooze in the afternoon before heading back to the park or elsewhere in the evening.

Sunday: Sea World, followed by late Sunday brunch at Renaissance Orlando (351 5555) across the street (it is pricey at £19 for adults and £9.50 for children aged four to 12, but it's a gargantuan buffet and you won't need to eat again that day). Hotel pool in the afternoon.

Monday: Magic Kingdom: head for Splash Mountain or

Big Thunder Mountain Railroad; then recover at the hotel pool. In the evening, Magic Kingdom night parade.

Tuesday: Disney-MGM Studios: book a Disney "character" breakfast — at which Mickey Mouse, Donald Duck and friends stroll around and meet the kids while you are eating (£17.50 for breakfast for a family of four). After doing the big rides, including Star Tours, you can relax. Afternoon: Typhoon Lagoon, dinner Planet Hollywood (if you can bear two-hour queues — no pre-booking) or TGI Fridays at the Crossroads (827 1020). Epcot's IllumiNations laser and fireworks show 9pm.

Wednesday: If moving to International Drive hotel, check out and pack car before heading to the Epcot (its best lunch is at its Marrakech restaurant). Transfer to new hotel (the Delta Orlando, offered by Thomson, is four-star and next door to Universal). Eat at Ming Court (351 9988), Orlando's best Chinese, where main courses are about £8.

Thursday: Wet 'n' Wild. Belz shopping outlets, dinner at the wacky Bubble Room — which specialises in huge burgers, chips, ribs and enormous slices of chocolate cake — where a family of four will pay about £57 with drinks.

Friday: Universal, Hard Rock lunch, afternoon shopping and hotel pool. Evening: Church Street Station (422 2434), a dining and shopping

Continued on facing page

DESTINATION KILIMANJARO

Gateway to the Great Game Parks of Africa

Later this year we shall be operating the first non-scheduled flight service from London Gatwick to Kilimanjaro — the gateway to the great game parks of Africa. The service, in being direct, presents the traveller with a convenient means of witnessing the wildlife wonders of the great parks at a remarkably low price that represents a saving of many hundreds of pounds from the tariffs normally available and without the tedium of routing via other countries. Should you have always wanted to visit these wonderful locations but have been dissuaded by the high cost, then this is an opportunity that should not be missed. As we are initially limiting the available places to just 20 per departure it is essential that early telephone reservations are made to avoid disappointment.

Itinerary in Brief

Fly by Monarch Airlines Boeing 757 via Luxor to Kilimanjaro airport 30 miles from Arusha, the gateway to the great game parks such as the Serengeti, Manara, Arusha, Tarangire and the Ngongoro Crater. Our hotel is the Mt Meru Novotel at the foot of Mt Meru situated in 15 acres of lush gardens. The 168 guestrooms and suites come with full facilities and air-conditioning. The hotel is under European management and boasts three restaurants, a number of bars and a lounge.

7 nights from £495



Optional Excursions
Mt Kilimanjaro & Arusha Park - full day £75.
Manara - full day £105.
Ngongoro Crater - full day £135.
Tarangire Park - full day £105.
The Serengeti - 2 days £250.

DEPARTURE DATES & PRICES

Tuesdays - per person in twin
1997 Nov 4, 18 - £515; Dec 2, 9, 16 - £495
Dec 23 - £545; Dec 30 - £515
1998 Jan 6, 13, 20, 27 - £545
Feb 3, 10, 17, 24 - £570; Mar 3, 10, 17, 24, 31 - £595
Single room supplement £195

Zanzibar - it is possible to extend your stay with a 7-night stay on the beautiful island of Zanzibar. Supplement from £295 per person (single £395).

Price includes: air (travel subject to minimum numbers, transfers, 7 nights accommodation at the Mt Meru Novotel, breakfast only, local guides, 17th departure tax, but excludes: travel insurance, overseas airport taxes, visa payment, tips, excursions, 1st class current Combi-tourist 10-kg luggage (airline charges) shall apply to all travellers.

0171-616 1000

VOYAGES JULES VERNE

21 Dorset Square London NW1 6GG

Travel from Gatwick to Kilimanjaro via Luxor, Egypt

Internet: <http://www.vjv.co.uk>

WORLD COVER

ANNUAL TRAVEL INSURANCE

CALL US ON 0800 365 121

le Shuttle

TWO NIGHTS IN FRANCE FROM £85 FOR TWO (including return crossing)

A stone's throw from the channel, real France begins: beautiful, undiscovered Picardie. From the coast to the edge of Paris or the champagne vineyards. And le Shuttle, in 35 mins - 4 departures per hour - brings it all really close.

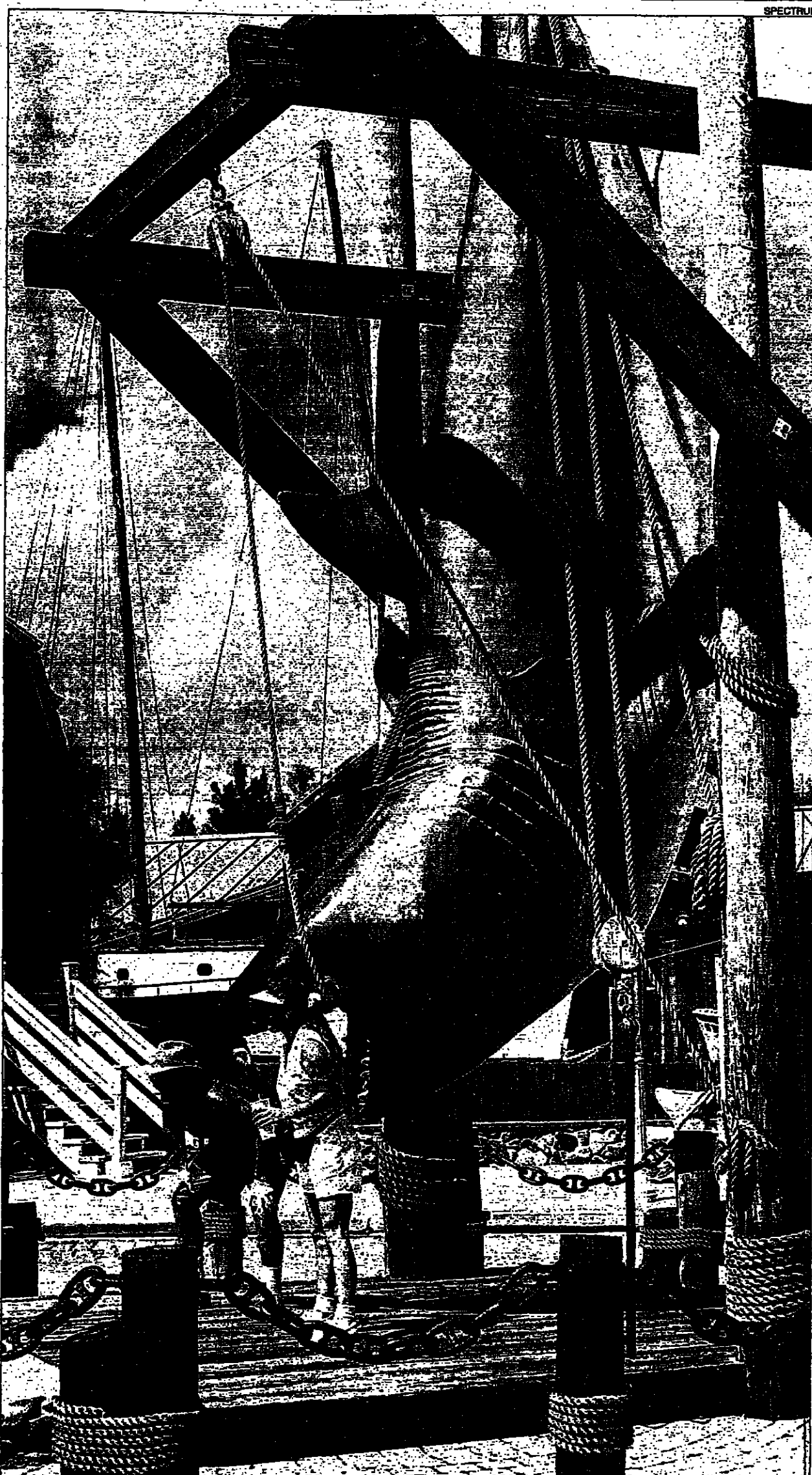
Enjoy two nights for the price of one (and discounts across the channel) in over 30 hotels, from homely Logis to luxurious chateaux.

For a free PICARDIE PAUSES brochure call the Picardie Tourist Office on

0171 836 2232

PICARDIE

AMERICA: THEME PARKS



Some 22 years after first frightening cinema audiences, Jaws remains a major attraction at Universal Studios

Continued from facing page
complex. Dinner at the Cheyenne — try line dancing after you have eaten the ribs of what must have been a mammoth. Buzzing night-time scene in revamped railway station area, part of the complex. Just stroll around the shops or pay single admission (£11.40 for adults and £7 for children aged four to 12) to visit its clubs, which play dance music, jazz, rock 'n' roll and country and western.

Saturday: 9am Science Museum. 11am Park Avenue shopping, then elegant courtyard lunch at Park Plaza Gardens (645 2475). In the afternoon stroll around Park Avenue's chi-chi shops before taking the one-hour Winter Park boat tour, before transferring to your second week beach base or back to the airport for the flight home.

LIFESAVING TIPS

The best deals on accommodation, flights and park tickets are found through UK-based tour operators. For those

SIMPLY THE BEST

Best theme park: Universal. **Best fun family restaurant:** Bubble Room (001 407 628 3331) near the Winter Park. **Best water park:** Wet 'n' Wild (351 1800), which still has the best slides by a mile. **Best museums:** The new Orlando Science Center (514 2000), and Ripley's Believe It Or Not! (363 4418). **Best guidebooks:** *The Unofficial Guide to Walt Disney World* by Bob Sehlinger (Macmillan Travel £10.99). **Best rides:** Back to the Future (Universal) and the £3.80 (£6) one-hour Scenic Boat Tour (644 4056) in the gorgeous Winter Park. **Best attractions:** Terminator 2 (Universal). **Best shows:** Disney-MGM Indiana Jones Stunt Spectacular. **The Living Sea** shot in IMAX at the CineDome in the Orlando Science Center.

going independently, the best ticket deals are the four-day Value Pass (£85, children aged three to nine £68) to the Magic Kingdom, Disney-MGM and Epcot, or the Five-Day World Hopper Pass, which gives five days' entry to these, with seven days' entry to Pleasure Island and Disney's water parks thrown in (£138 for adults and £110 for children aged three to nine). The Three-Park Vacation Value Pass allows five days' unlimited entry to Universal, Sea World and Wet 'n' Wild and costs £60 for adults.

EO for children aged three to nine. The Official Visitor Center on International Drive (363 5872) has discount tickets and bookable-on-the-day discounted accommodation. Staying in the Disney Village allows early entry into its theme parks ahead of the mob, and you are guaranteed admission during the busiest holiday periods. Rooms sleeping four can cost as little as £44 at the All-Star Resort. Pick up the diary of the day's events on entry at each theme park, plan around shows, then

hoof it to the best rides. By 10.30am, these will have hour-long queues. Take a bottle of water and refill from fountains to keep costs down. A few apples are a good idea too.

If you are planning a one-off trip to Wet 'n' Wild, you'll get half-price admission after 4pm. Take children's swimming costumes for better still, put them on under their clothes) and dry T-shirts. There's an excuse to get soaked just about everywhere. Skip Pleasure Island unless you are going without the children — the clubs and entertainment are not for kids. The themed nights at the hotels and dinner-shows are overpriced and the food generally dull.

A hire car which many operators throw in for free (although the costly insurance and other incidentals are extra) is essential. Take Disney transport to the Magic Kingdom, as the car park feels as if it is several states away. Otherwise drive everywhere yourself to avoid delays in the sweltering heat.

End of an EO for Disney

The big screen
hero played by
Michael Jackson
has fought his
last battle, says
David Churchill

So farewell Michael Jackson, goodbye *Captain EO*. The extravaganza 3-D film featuring the rock superstar as a *Star Wars*-style character fighting the Evil Queen (played by Anjelica Huston) has finished after more than a decade on the silver screen at the Disneyland theme park in Anaheim, California.

Captain EO's end has absolutely nothing to do with Jackson's somewhat tarnished reputation, insists Disney, but is rather an attempt to update the Disneyland image which, after more than 40 years, is beginning to look a little out of tune with the demands of the modern theme park visitor.

Jackson, who is being replaced by another 3-D film, *Honey I Shrunk the Audience*, with the nerdy Rick Moranis reprising his screen role, is not the only long-term casualty of Disneyland's desire to bring itself up to date.

The evergreen nighttime show, the Main Street Electric Light Parade, has been scrapped after more than 25 years of nightly performances when motorised floats, decorated with 500,000 light bulbs, made their way slowly around the 85-acre park.

In its place is a new and rather bland show called Light Magic, which utilises 1,600 miles of state-of-the-art fibre optic technology on four moving stages. On these, 32 Disney characters perform songs and dances from various musical spectacles, some of which seem to have more than a passing resemblance to the *Riverdance* phenomenon.

The Disneyland move towards the millennium has only just started. Next year sees the opening of a totally revamped Tomorrowland, one of the six themed lands that make up the park, with new rides and attractions including the latest interactive virtual reality games.

And in 2001 is the biggest extension so far to Disneyland, a new \$1.5 billion (£930 million) theme park called Disney's California Adventure.

This will offer visitors a Disney view of California life — everything from movie studios to the National Parks — although given that the real thing is on the door-step, the concept seems strange. Maybe the Imagineers — the Disney people who dream up the ideas and rides — really do think tourists prefer the sanitised Disney view of the world to the reality.

Returning to Disneyland after a gap of several years — my preferred Disney destination is Walt Disney World in Orlando — I can easily see why it pales in comparison with the huge, brash resort complex that has grown up in central Florida.

Whereas Disney World is a purpose-built themed destination about the size of Greater Manchester, Disneyland is far smaller in comparison, tucked away amid the freeways, strip malls, electricity pylons and the general urban blight that goes to make up the sprawling city of Los Angeles.

When Walt Disney opened the Disneyland park in 1955, the area was all orange groves and farms — but not for long. Disney could only afford to buy a limited amount of land, and the surrounding area quickly filled up with tacky motels and malls to cash in on the park's growing popularity. (At Disney World, Disney ensured that more land than needed was acquired to ensure this was not repeated.)

The new theme park — which is being built on the existing car park, with motorists bussed in from further out — will give Disneyland more of a resort feel. But will it be enough to restore Disneyland to its status as a must-see destination for the Californian holidaymaker?

Disneyland offers homage to the original theme park concept: a main-gate entrance with a central hub, off which several themed lands are located. It is a style copied by virtually all UK and Continental theme parks, such as Alton Towers, and officially replicated at Orlando and Paris.

On the plus side for would-be visitors, Disneyland has attractions unique to its location. The Indiana Jones Adventure, for example, is the world's costliest and most complex theme park attraction, combining aircraft-simulator technology with an indoor roller-coaster ride



The Matterhorn Bobsled claims vintage status among Californian rollercoasters

FACT FILE

■ David Churchill travelled with British Airways Holidays (01293 723121) and Disneyland.

■ A seven-night room-only stay at the Disneyland Hotel, which includes return scheduled flights and car hire, costs from £819 per person in 1998. Current prices are £880 per person from November 1 to December 12.

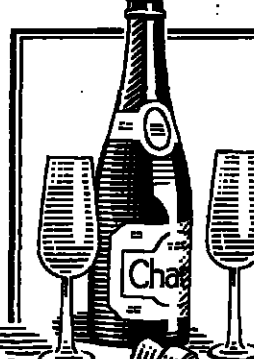
■ Disneyland (0990 200605) charges \$36 (£23) at the gate for adults, \$27 (£17) for children. Keith Prowse Attractions (01232 232425) has a five-day pass for £39.50 (£29.50 children). Useful guides: *Birnbaum's Disneyland 1997* (Hyperion Books, \$10.95); *The Unofficial Guide to Disneyland 1997* (Prentice Hall Travel, \$12.95).

Should you go to Disneyland if you have been to Disney World in Florida? Yes, but only if you are planning a fly-drive holiday in California anyway — and don't even think of going without access to a car.

Arrive early, and you can easily do most of the key Disneyland attractions in a day, although a day and a half would give you more flexibility. Staying at either of the two Disney-operated hotels close

to the park is convenient, but not essential, especially as the refurbished resort facilities are nothing special (unlike the hotels in Disney World, where the hotel is part of the whole resort experience).

And don't worry if you really wanted to see Michael Jackson as Captain EO again, or watch the Electric Light Parade. Both are still running at Disney's poor relation theme park outside Paris, although their days there are also reportedly numbered.



Say "I do" to a P&O Anniversary Cruise.

Here's a wonderful way to turn that "special" wedding anniversary* into an unforgettable experience.

Invite your partner on one of our romantic Anniversary Cruises aboard Arcadia, Oriana or Victoria.

We'll greet you with flowers in your cabin. £50 to spend on board and an invitation to the Captain's champagne reception.

Choose from destinations as far flung as Venice, Barbados, St Tropez and Istanbul with itineraries from 12 to 21 nights.

Cruises start at just £1,695**. But what price memories?

P&O Cruises

Name: _____

Address: _____

Postcode: _____

For a copy of our 1998 brochure see your ABTA Travel Agent, call 090 726 726 or post this coupon to P&O Brochure Service, 100 Victoria Road, Bristol BS1 3JX.

A new kind of city break!

ICELAND

Reykjavik city break — different? Yes, totally! Why? Try this — Star Trek scenery, mega-waterfalls and weird geysers, bathing in the hot Blue Lagoon, glacier eluding, walking on the moon, horse riding. Plus all you'd expect from a great city break: excellent hotels, dazzling nightlife, romantic dinner under the star glazed Puffin Dome. A delightful culture clash. All just 2½ hours from Heathrow, less from Glasgow. And from only £299* for 2 nights (from £260* Glasgow). *Prices valid 1 Nov-31 Dec.


For full brochure call our 24-hour brochure line on 0181 285 7373 or the Sales office 0171 388 5599 (Mon-Fri 9.00-17.00) or send in the coupon.

Island Brochure Unit, Unit 5, 45 Manor Road, Kingston-upon-Thames, Surrey KT2 7EL.

Please send me your Iceland Holiday brochure

Name: _____

Address: _____



SKI WEEKEND: ITALY

High drama following a snow fall

LUNCH is a way of life in Italy and laughter flows as freely as the vino rosso as we sit and admire the magnificent, sunny views of the Monte Rosa massif — in the Alps, only Mont Blanc is higher. Behind us, pastel paint peels off the plastered walls of the oldest mountain inn (1870) in Europe, and second to none for hospitality. Alas, not even the Rifugio Guglielmiana's buttered far-falle can still the butterflies in my stomach. Two glasses of fiery grappa are required before I can review the past few days of skiing above Alagna with equanimity.



DOUG SAGER

The morning had been spent dancing at the end of a rope, waiting my turn to rappel down the Malfatta Couloir. Steep and narrow as a lift shaft, the Malfatta is normally negotiable without mountaineering gear, but recent avalanches and snowboarders had turned it into a minefield of slabs and rubble.

Sliding hand over hand down the rope into the shadowy hole, my muscles were tied in knots by vivid flashbacks to how futilely I had hauled on a rope the day before in the Calle Perduca. Having followed our guide safely through leg-wrenching, breakable crust and down a 40-degree pitch, we swooped out fast and sure on to a relatively flat and open plain.

I sensed that something was wrong but didn't know what. Even when I saw the small hole ahead, I thought it was only one of those minor fissures that you often ski right over in glaciated areas such as the Vallée Blanche. But where was my skiing companion? In the worst of freak accidents, he had stopped on the snow bridge covering

a shoulder-wide crevasse — and fallen through it.

Suddenly every patch of snow was suspect. As a guide and another skier sped off for help, I and a female companion lowered a rope. We hauled hard, but the rope merely cut through the snow. In the end, it took five men, one hanging upside down from a steel tripod with a pneumatic drill, to chisel the victim out 25 metres below, where he was encased in ice up to his chest.

Italy is often criticised for its inefficient infrastructure, and it's true that transport, communications and toilets are not always up to Swiss or even French standards. But the Monte Rosa rescue helicopter could not have been quicker or better equipped. And our Italian mountain guide's insurance covered all rescue and medical costs.

Skiing in Italy has boomed in recent years. For the two biggest operators — Crystal and First Choice — Italy is their second largest programme, with Crystal featuring 26 resorts, more than any other tour operator. Italy's attractions remain mostly easy skiing on sunny slopes, good government-subsidised lift networks and great food and drink at reasonable prices.

But for more affluent and ambitious skiers, the Italian allure is fading like a bad paint job. North America offers better service, and Switzerland is, for many, affordable for the first time. I lived in the Italian Dolomites for two years and have found nowhere else so delightful to ski. I would be living there now were the seasons not so short. The snow begins to get slushy in February, and there is little skiing above 3,000 metres.



The Italian Dolomites, the most stunning peaks to ski and the world's largest skiing region, although the season is short

AOSTA VALLEY

Here are the Italian alternatives to Mont Blanc and the Matterhorn. Courmayeur and Cervinia are packed all winter, largely with Britons, and with good reason: they are cheaper, sunnier and have better snow than Chamonix or Zermatt. Courmayeur suits intermediates, especially those who like long coffee and lunch breaks. Intermediates can ski the Vallée Blanche from the Courmayeur side without fear of the Chamonix ice steps. The town has the friendliest, most comfortable bars in the Alps, as well as fashionable shopping. For expert skiers, Courmayeur has ample powder-fields on the Toulia glacier and the incomparable Marbrée descent, prone to avalanche and to be attempted with a local guide. Helicopter skiing on the nearby Rutor glacier with highly capable Courmayeur guides is tremendous value.

Cervinia has little charm but great cheer. Its slopes always have more snow than

RESORTS

Zermatt, but, despite some very long pistes, the skiing is irredeemably intermediate — excellent news for ambitious beginners, who will find most runs marked red (intermediate) dead easy. Zermatt is now included on a six-day skipass, but the lifts up from Cervinia suffer from weather stoppages. Getting down to Zermatt and back to Cervinia needs careful planning.

Cervinia is not a chalet resort: its hotels are serviceable rather than sumptuous. Crystal (0181-399 5144) has the widest choice. Courmayeur has much better hotels, and chalets. Inghams (0181-780 4444) has long had the best choice.

MONTE ROSA

Some of the best snow-sure, uncrowded skiing in Italy is tucked away here, on the second highest massif in the Alps, in several small resorts of tremendous value. Cham-

poluc, Gressoney, Alagna and Macugnaga are just the other side of the Swiss border from Zermatt and Saas Fee. The first three resorts are on the Monterosa skipass, though access to and from Alagna will test even experienced experts. Macugnaga has limited skiing, all very easy, but is charming and, above all, cheap. For the four years that I have been checking skipass prices for 100 resorts, Macugnaga has always been the least expensive.

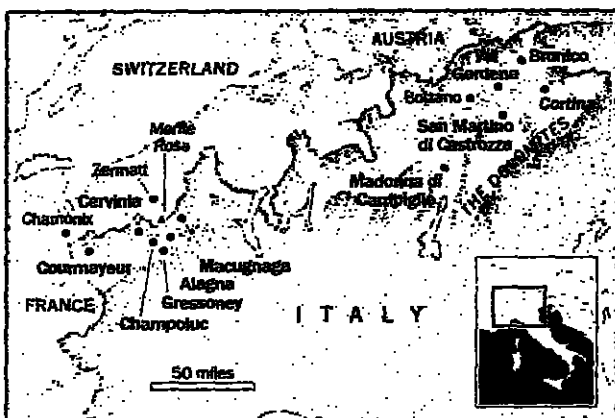
Helicopter skiing in the Monte Rosa resorts is a bargain, especially compared with the nearby Swiss alternative with Air Zermatt. Alagna is becoming a magnet for ski and snowboard video producers, but the town has great character and good restaurants, if very limited accommodation. Gressoney has an excellent snow record and a reasonable range of easy pistes, crowded at times. The high mountain refuges between Gressoney and Alagna have a rustic cuisine and atmosphere not found in more developed resorts.

Crystal (0181-399 5144) pioneered Gressoney and is the first firm to offer Alagna as a destination resort. First Choice (0990 55755) has good family hotels in Macugnaga. The only firm to offer advanced off-piste and helicopter skiing options with qualified local guides, from Alagna, is Ski Weekend (01367 241636).

THE DOLOMITES

This is the world's largest skiing region, nearly double the size of France's Trois Vallées. The Dolomites are also the most stunningly scenic of peaks to ski. On the Dolomiti Superski pass there are 464 ski lifts and almost 1,200km of pistes. The area ranges across northern Italy from Bolzano to Cortina, in 12 sectors — far too big to link together by ski pistes. Sectors, such as those of Val Gardena and Alta Badia, circumscribed by the popular intermediate "ski safaris" known as the Sella Ronda, have their own regional skipasses.

The Dolomites have seen massive investment in snow-making and lift construction, including half a dozen significant upgrades this season. Snowmaking covers 50 per cent of all pistes. Val Gardena, dominated by the looming Sassolungo, is breathtakingly beautiful but expensive. Lesser known areas, such as the Plan de Corones, centred around the medieval town of



Brunico or San Martino di Castrozza, offer inexpensive and expansive skiing for intermediates. Most villages have both Italian and German names — most of the visitors are German.

Equity Total Ski (01273 298288) is a family-orientated firm with all-inclusive prices in 15 Italian resorts, many in the Dolomites. Thomson (0990 329329) adds Val Gardena for the first time, with some ski-to-the-door properties.

CLASS APART

It is price, or lack of it, that brings most Britons to Italy. Italians have another view. They like to spend lavishly on holiday, and to be seen doing it. But they do appreciate class, and Cortina d'Ampezzo has more of that than Aspen, Zermatt and St Moritz together. The 1950s atmosphere — Cortina hosted the Winter Olympics in 1956 — lends the resort an unburied grace. Rose tints off dolomitic rock colour the most stunning alpine views on this planet. Few people bother to go skiing before 10am. But there is very challenging skiing in the region's unique funnel couloirs. And where else will chamois wander to within a few metres of a ski trail?

Madonna di Campiglio is officially Italy's number one resort, rated even higher than

Cortina: wide and well-groomed slopes, absence of queues and the fanfare of international events. Moon boots are still worn in Madonna, which is sometimes said to have no nightlife. But perhaps that is because most British observers have gone to bed before it begins, or maybe because they can't handle Italy's most famous mountain nightspot, Zangola, which features male strippers, dancing girls and the mother of all techno.

Momentum Travel (0171-371 9111) is an upmarket specialist with detailed knowledge of the best properties in Cortina and Madonna. Ski Equipé (0161-440 0010) has one of the only chalets available in Cortina. Powder Byre (0181-871 3300) features some of Cortina's best hotels. Thomson (0990 329329) has several hotels in Madonna and in nearby Folgarida.

China

A collection of classic journeys created to cover scores of new and unusual destinations, including Chengdu, the Silk Road, Mt Huangshan, the Yangtze River and much more. For group and independent travel in China, talk to the experts, we're at home in the Orient.

CTS Horizons

Tel: 0171-436 9911 Fax: 0171-436 3121

SKI Norway

One week package from

£255

Including flights & accommodation

01235 824324

to regular your location, or see our leaflet travel agent

Crystal

Book & stay guaranteed to Norway

KENYA & TANZANIA SAFARIS

'Jambo na Karibu' - Welcome....

Snow-capped mountains, semi-deserts & scrub, dazzling flamingo lakes and savannahs teeming with game.

Kenya: 5nt 'Thorn Tree' safari, £699

29 Oct - 03 Dec 1997

Tanzania: 7nt 'Coast Serengeti' safari £1100

+ 7nts Mombasa (North Coast)

02 Nov - 07 Dec 1997

Many other safaris in East & Southern Africa available.

SOMAK HOLIDAYS

0181 423 3000

ABTA AITD ATOL2550

THE LATEST FROM THE SLOPES

■ **Early falls:** There have been snowfalls down to 1,300m across the Alps this week. More importantly, sub-zero temperatures allow snow-making to begin, meaning that many resorts now hope to open early next month.

■ **Calling time on the brochures:** Skiers relying on timetables printed in the First Choice, Inghams and Thomson brochures will be waiting around for more than an hour on the platform at Waterloo station for Eurostar's new Saturday morning ski train to Mothers and Bour St Maurice in France.

■ **These three brochures all quote a 7.53am departure:** Eurostar says the train will not leave until 8.57am. That is three minutes too early for readers of Crystal's brochure, according to which the



No crowds: Monte Rosa

in the French Pyrenees for this season, but has added another, new resort: Storlien in Sweden. In the third edition of its brochure, Neilson has dropped Pamporovo in Bulgaria and Crested Butte in America, but added New Hampshire. Airtours has given up on Les Arcs in France, plus Aspen and Steamboat in America.

■ **Kudos for Crystal:** Britain's biggest skiing holiday company is big enough to admit it got it wrong.

Forthcoming editions of Crystal's ski brochure radically revise the entry for Alagna, Italy — taking note of my observations, made on these pages two weeks ago, that Crystal had overrated the resort for intermediates.

Skiers will be warned that Alagna has no pistes routes to or from the intermediate skiing in Gressoney.



Christmas shopping?
Take your car
to France for just £10.

Before December 20th 1997, £10 entitles you and your car to a day return with SeaFrance from Dover to Calais.

And it's only £1 per additional passenger.

There's no better way to do your Christmas shopping.

0990 711 711

the difference c'est
SEAFRANCE

For bookings and information visit our website at <http://www.seafrance.com>

World Offers Holidays.

Holiday prices from

Barbados flights £499

China flights £479

St. Lucia flights £499

USA flights Fly-Drive £279

All holidays featured are return from London, include accommodation as specified (except Fly-Drive) and free UK connecting flights on selected holidays. All are subject to availability and varying travel periods: Nov-Dec '97. For full details see TV Teletext 8380, your travel agent or British Airways Travel Shop.

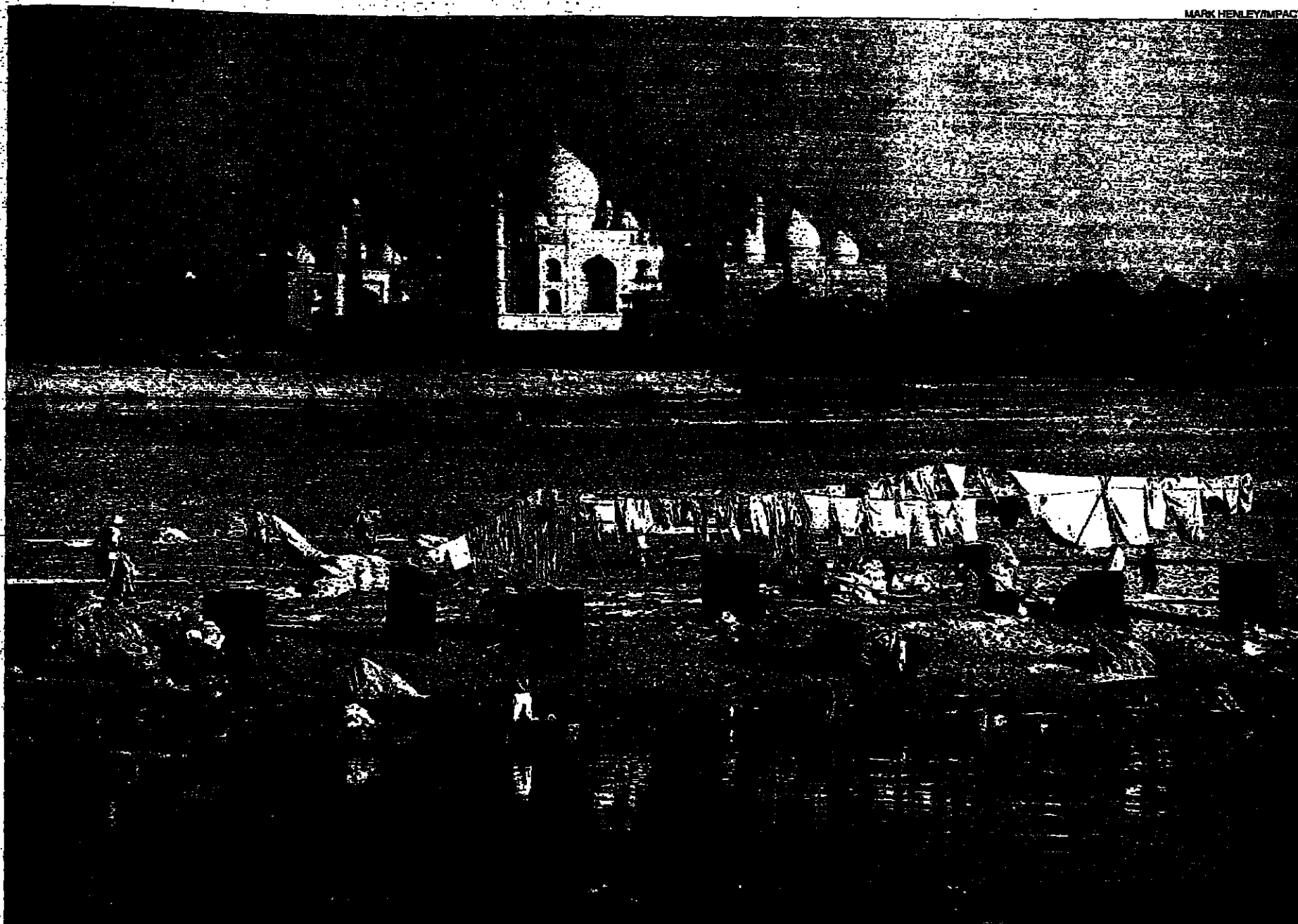
For these and other World Offers Holidays call us on:

0990 224 224

Mon-Sat 0830-1800, Sun 1000-1600

BRITISH AIRWAYS HOLIDAYS

One of the world's great wonders is now more accessible, reports Tom Chesshyre



Following airport runway repairs, visitors can fly to Agra direct, instead of facing an arduous coach trip from Delhi to the Taj Mahal

Smoother path to Taj Mahal

Tourists flying to India on package trips will no longer have to face an exhausting three-hour coach journey from Delhi to the Taj Mahal after flying from Britain.

This month long-awaited repairs to the runway at Agra airport have been completed, and the first regular flights are arriving from Britain.

The Taj Mahal is India's most spectacular tourist attraction and is usually the first stop on north Indian itineraries. Monarch Airlines now has a weekly service to Agra — a 757

carrying 235 people — from Gatwick, departing on Tuesdays, until April 28.

Two tour operators, Kuoni and Voyages Jules Verne, have chartered aircraft and have put together holiday packages based on Agra. Other airlines and operators are expected to follow suit.

"It's a fantastic improvement," said a spokeswoman for Kuoni. "The Taj Mahal is such a huge tourist destination, and it was crazy that tourists couldn't fly there direct before now."

In the past, most tourists visiting Agra

would usually see the Taj Mahal and then move on to other tourist attractions. But tour operators are now offering itineraries that include several nights in the city, one of the most bustling in India.

Kuoni's tours of Agra — starting at £545 for a week's B&B — include trips to the Taj Mahal as well as Agra's Red Fort, a huge 16th-century military base surrounded by a moat. Most packages have optional trips to Delhi and Jaipur, the capital of Rajasthan.

Before the repair work began at Agra airport, there were a few direct flights from

Britain each year. However, the Government of India Tourist Board believes that the airport's new role is a turning point for tourism in the region.

"It is a great thing that people no longer have to fly to Delhi to get to the Taj Mahal," said a spokesman.

"The 125-mile journey by coach could be very tiresome, especially for elderly travellers. We feel that people will now be better able to discover the beautiful city of Agra. It is not just a place to stop off for the Taj Mahal. There are many other attractions in the area."

Bombs hit Sri Lanka recovery

Island's image takes a dent after rebel attack. Report by Steve Keenan

THE Sri Lanka bombings that killed 18 people this week threaten to wreck hopes of a tourism recovery for the island this winter.

The bombs, which destroyed the ballroom of the luxury Galadhar Hotel and parts of the nearby Hilton in the capital, Colombo, marked a new drive by terrorists to disrupt Sri Lanka's tourist industry. And they exploded just two weeks before charter flights from the UK begin their winter season.

Ranjit de Silva, director of the UK office of the Sri Lankan Tourist Board, said he had hoped this year for a return to 1995 tourism figures, when a record 63,582 UK visitors flew to Sri Lanka.

The numbers fell last year to 52,095 following a suicide bomb attack in January 1996 on the Central Bank in Colombo, in which 81 people were killed and 1,500 injured.

But following a lull in terrorist incidents in popular resort areas, the number of UK visitors in the first seven months of 1997 had grown by 10.7 per cent.

Rohan Christopher, executive director of Toureast, a ground handler for holiday firms including Kuoni, Trailfinders, Asia World Travel and Thomas Cook Holidays, said: "The bomb comes at a bad time for us."

"Tourism was picking up at a good pace. We expected numbers to rise a quarter this year, with a record number coming from Britain. For us, it is one step forward and ten steps back."

"After the 1996 Colombo bomb we saw a 25 per cent drop in numbers. We were recovering from that. Army security is very tight in Colombo, but you can't check every single human being. We could lose bookings next week to Kenya, Thailand or South America."

An estimated 1,000 British tourists were in Sri Lanka when the bombs went off. But most were in resort areas such as Negombo and Kalutara, or on round-island tours.



A Colombo car park in ruins

British Airways Holidays moved four customers out of a city centre hotel on Wednesday to one at the airport 20 miles away. Customers already booked to travel to Sri Lanka are being offered alternatives.

Thomson Holidays had 200 customers in Sri Lanka this week but said none was in Colombo. Customers booked to travel are being told to contact their travel agent or Thomson.

THOMSON expected to carry 7,000 Britons to Sri Lanka in the charter flight season from November to April. The first charter is due to leave on November 4. But neither Thomson nor BAH would immediately say whether they will offer refunds. "We will judge each case on its merits," said Thomson.

The bombings were the first time that suspected terrorists from the Liberation Tigers of Tamil Eelam (LTTE) have targeted hotels. But there have also been five attacks since June on the country's most popular wildlife sanctuary, Yala National Park, in the southeast of the island.

Whale-watching in South Africa is one of the week's best last-minute holiday deals, says Joanna Hunter

PACK YOUR BAGS



October is the best month to watch whales in South Africa. Art of Travel 0171-738 2039 offers a trip staying at Groothoed Lodge on the Groothoed Nature Reserve, which has spectacular views of the Cape of Good Hope. Six nights half-board, car hire, and return flights from Heathrow to Cape Town on Tuesday (October 21) or Thursday (October 23) cost from £1,386 per person.

Arts and crafts fans will be in their element at the Made in the Hills arts event in East Devon next weekend. The Blackdown Hills Arts Week-end promises free workshops, exhibitions, craft demonstrations and studio visits. The Sea Hill Hotel (01404 881881), near Axminster, is offering B&B from £38 per person, information about the week-end and alternative accommodation is available from Fiverton Tourist Information Centre (01884 258827).

Corfu à la Carte (01635 201140) is offering a special low season price at the Villa Caribia on the north-east coast of Corfu. Return flights departing from Gatwick or Manchester on Monday (October 20), transfers and seven nights self-catering accommodation cost £289 per person, based on four sharing.

Live it to the full in Ibiza. The Holiday Centre (0181-440 4131) still has availability at the Luxmar apartments in Figueretas. Seven nights self-

Route	Promotional Fare	Flexible Fare
London-Amsterdam	from £58 EasyJet (ex-Luton)	£255 BA (ex-Heathrow/Gatwick)
Sheffield-Amsterdam	£78/£95 BA	£230 BA
London-Dublin	from £59 Ryanair (ex-Shannon/Luton)	from £99 BA (ex-Shannon/Luton)
London-Glasgow	from £58 EasyJet (ex-Luton)	£198 BA (ex-Heathrow/Gatwick)
London-Lisbon	£114/£124 BA	£265 BA (ex-Gatwick)
London-New York	from £199/£225 BA	£341 BA (ex-Heathrow/Gatwick)
London-Nice	from £78 EasyJet (ex-Luton)	£478 BA (ex-Heathrow)
London-Paris	£239/£259 BA	£218 BA (ex-Heathrow)
Manchester-Paris	£189/£199 BA	£210 BA
London-Zurich	£89/£119 BA	£284 BA (ex-Heathrow)

catering, which is based on four people sharing, and return flights from Gatwick but not transfers, cost £199 per person. Departures on Wednesday (October 22).

Reid's Palace in Madeira (0171-805 5059) is offering half-term help. One child under 12 can share their parents' room for no extra

Hurricane takes its toll in Acapulco

ACAPULCO airport reopened this week following the hurricane that killed hundreds in the Mexican resort. Most of the city's hotels escaped the worst of Hurricane Pauline, which left the city covered in mud and debris.

Water supplies to hotels are being given priority, and the city's beaches are also largely unscathed.

But with estimates of 400 deaths and 20,000 homeless in the poorer areas of Acapulco, few tourists are expected to visit the resort during the coming months.

Communications are difficult, and all roads to Acapulco are closed except the one to Mexico City. The palm-lined Costera Miguel Aleman Avenue that skirts the bay is also littered with debris.

A decade ago, there were regular charter flights from the UK to Acapulco, but the resort has since fallen out of favour. Now only a handful of operators features the city as a side option on a Mexican tour, says Steve Collins of Journey Latin America.

"Acapulco saw its days in the Seventies, but when Cancun was built in the east, most people started going there," he said.

JLA had only one client due to visit Acapulco last week, while British Airways Holidays had three.

In Mexico, large operators such as Thomson Holidays now only feature Cancun and other Pacific resorts 450 miles from Acapulco.

STEVE KEENAN

Eurostar has the French Alps in sight

SKIERS heading for the French Alps this winter will be able to take Eurostar trains for the first time.

From December 13 to April 25, Eurostar will run high-speed trains from Waterloo and Ashford in Kent to the heart of the main French ski resorts.

The trains stop at Moutiers (near the resorts of Val Thorens, Méribel, Courcheval, Les Menuires and La Plagne) and Bourg-St Maurice (near Tignes, Val d'Isère and Les Arcs). The journeys take

approximately eight hours and cost from £129 return. Buses from the stop-off points to the resorts cost from £5 and take about 30-40 minutes. There are no charges for carrying skis.

Flights from London to either Geneva (1hr 30m, from £129 with British Airways) or Lyons (1hr 35m, from £199) may be quicker than Eurostar, but transfers from the airports to the resorts take three to four hours. Most scheduled airlines do not charge extra for carrying skis.

however, charter flights normally charge about £12. A spokeswoman for the Ski Club of Great Britain welcomed the new services. "With flying you've also got to add the time it takes to get to check-in and to leave your car, if you have one, at an airport car park."

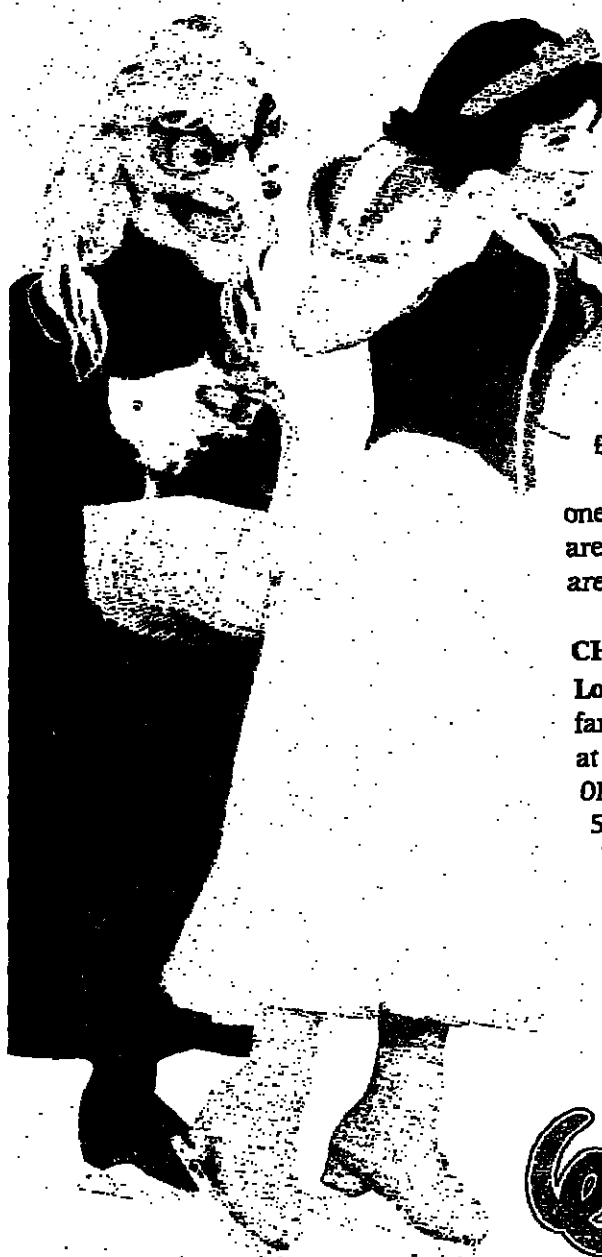
Driving to these resorts — probably the cheapest option — takes 12 to 14 hours from London, depending on the traffic.

TOM CHESHYRE

AN EXCLUSIVE OFFER

THE TIMES

Save up to £26 on family tickets for Snow White and the Seven Dwarfs



Walt Disney's World on Ice presents Snow White and the Seven Dwarfs across Britain during October and November. Readers of The Sunday Times can save up to £26 on family tickets for selected performances of this colourful ice spectacular, subject to availability. A family of four, one of whom must be an adult, can see the show for just £32 by booking tickets that are normally £14.50 for adults and £7.25 for children. Or a family of four, with at least one adult, can pay £21 for seats which normally cost £8.50 for adults and £4.25 for children.

To request your family ticket, simply telephone one of the venues below or call in person. All tickets are subject to standard booking fees, however, some arenas do not charge fees for personal callers

CHOOSE FROM THESE VENUES AND DATES

London Wembley Arena, box office: 0181 307 7777; family-ticket performances: October 22, 23, & 24 at 7.30pm. Sheffield Sheffield Arena, box office: 0114 2565656; family-ticket performances: November 5 & 6 at 7.30pm, November 7 at 8pm.

Birmingham National Indoor Arena, box office: 0121 200 2222; family-ticket performances: November 13, 14, 19, 20 & 21 at 7.30pm.

Newcastle Newcastle Arena, box office: 0191 401 8000; family-ticket performances: November 26 & 27 at 7.30pm, November 28 at 8pm.

Walt Disney's
World on Ice

Produced by KENNETH FELD

CHANGING TIMES

AROUND THE WORLD A WEEKEND GUIDE

Float away from it all

NARROWBOATS on the wide network of British canals offer a snug and unusual Christmas break. Though modern boats may look like their cargo-carrying counterparts from their 19th-century heyday, the old barges would not recognise the central heating, fully equipped kitchens, hot showers, duvets and, in some cases, colour television, microwave and fridge-freezers.

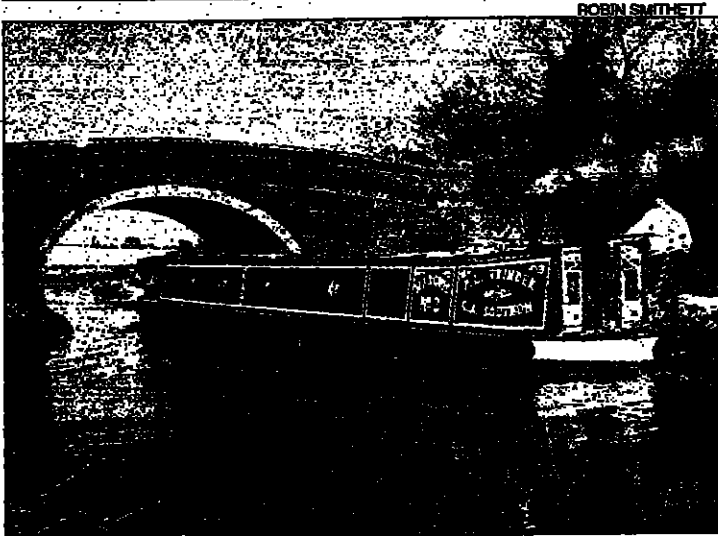
Anglo-Welsh Waterways Holidays (0117 924 1200) offers 100 or so boats, sleeping four to six people, for about £720 for a week, or £380 for a three or four-day break. Prices include fuel, gas, linen, car parking at the boathouse and a Christmas hamper. If you intend to be the skipper, take your thermals - narrowboats are steered from outside.

ON THE Rent-a-Hostel programme organised by the YHA (01722 337494), friends and families can take over an entire youth hostel, coming and going as they please. Many of the hostels are historic buildings in attractive locations, including a former watermill, the Cockerham Youth Hostel, which can accommodate 28. A four-night break there over Christmas costs £575 per group. Further south, Telcelmole Youth Hotel near Lewes, East Sussex, can sleep 20 to three 20-year-old cottages two miles from the sea, for £590 for four nights. Perranporth Youth Hostel in north Cornwall has guaranteed sea views - it is a former coastguard station on a cliff and costs £515 for up to 28 people for four nights.

Orkney delight

ARCHAEOLOGY, spotting wildlife and enjoying traditional hospitality is the aim of the eight-day Christmas in Orkney and the Highlands Tour from Naturetrek (01962 733051), leaving on December 20. The three-centre holiday features the Spey Valley and Caithness as well as Orkney, where you spend Christmas at the four-crown Ayre Hotel in Kirkwall. Wildlife highlights may include red deer, otters and common grey seals, with birds galore from black guillemots to hen harriers, possibly even little auks in Scaja Flow.

JILL CRAWSHAW'S CHRISTMAS IN BRITAIN



Modern narrowboats even have central heating and showers

George Mackay Brown, the late Orkney poet, wrote about the interior of Maes Howe: "One of the light rays is caught in this stone web of death... I never cease to wonder at the way primitive man arranged, in hewn stone, such powerful symbolism." Naturetrek's tour visits the ancient burial site when the setting sun shines directly down its long tunnel. The tour, departing from Aviemore or Inverness, costs £695 for full board and visits.

No time for that pudding feeling

WORK OFF some of those extra Christmas calories by taking part in the action-packed breaks organised by Acorn Activities (01432 830083) at Llangollen, on the banks of the River Dee, from December 24-27. For £375, you get three days of mountain-biking, walking, abseiling, white-water rafting and indoor go-karting, with a Christmas meal, pub lunch and disco dancing squeezed in between. Full-board accommodation at the Royal Hotel in Llangollen is included, and there are no single supplements.

Less breathless three-night breaks for bridge and walking enthusiasts cost from £200 each for full-board and activities at the Pencerri Gardens Hotel, near Bulth Wells on the Welsh border.

Baronial life

A PERSONAL piper in Balenund Castle in Perthshire and chaffeur-driven tours can be organised by Blandings (01223 293444). The company specialises in castles, mansions and "exquisite smaller houses". Fishing, deer stalking and grouse shooting can also be arranged. Baronial Balenund stands on the lower Grampian slopes overlooking Pitlochry in its own 15 acres of pasture and woodland - with Glamis Castle, Balmoral, Mezzies Castle, Scone Palace and Blair's Castle within easy reach. Playing laird of the manor does not come cheap. Christmas week costs £3,150, but this can be shared by the 16 guests the castle can accommodate.

At a more modest £1,850 a week for up to ten people, Carreg Felen is a 14th-century Welsh manor house on the edge of Snowdonia, with newer bits added by the architect Clough Williams-Ellis, whose experimental Italianate village, Portmeirion, is only three miles away.

USEFUL winter tasks for the British Trust for Conservation Volunteers (01491 839766) include protecting woodlands on the North Yorkshire moors, hedge-laying in Cheshire and creating a cycle path in Staffordshire. Accommodation varies from village halls to country cottages. The cost ranges from £45-£85 for a week, which includes food and lodging, but not travel.

Rent-a-folly

LANDMARK TRUST, the charity that rents historic buildings and lets them out for self-catering holidays, has some eccentric hideaways for rent during the week starting December 22.

Luttrell's Tower is a Georgian folly looking towards Cowes from the Solent at Eglehurst, Hampshire. It was built for Temple Luttrell, an MP though better known locally as a smuggler, later used by Marconi for his wireless experiments of 1912. Christmas week at the Tower, which sleeps up to four, costs £1,236.

Funds from coal built the 18th-century Banqueting House at Gilsde, near Newcastle upon Tyne. It stands high above the Derwent Valley and is now, restored by the Trust, four people can spend Christmas there for £665. Full details in the *Landmark Handbook*, £8.50 (including p&p) refundable against bookings. Contact the Trust at Shutesbrook, Maidenhead, Berkshire SL6 3SW (01628 825925).

Rural retreats

FOR those wanting a rural bolthole, Norfolk Country Cottages (01603 871872) has traditional flint and painted cottages within reach of Burnham Market and Blakeney. Wells-next-the-Sea, Cromer, and half-a-dozen nature reserves, churches and stately homes including Sandringham. There will not be many people around - but you can expect a few thousand wild geese which will have flown south from Spitzbergen for Christmas. The cost of a cottage sleeping four to nine people is £160 to £500 per week.

For wilder scenery, craggy castles, coastal walks and fishing ports, Northumbria Coast and Country Cottages (01665 830783) offers slate and stone cottages in and around Bamburgh, Craster, Dunstan and on Holy Island, which is cut off at high tide. Prices range from about £200 for cottages for two people to £800 for country houses sleeping 12.

Check with all properties whether fuel and linen are included in the price. All the firms report heavy bookings over Christmas and New Year. If you are a last-minute person, try the larger agencies: Country Holidays (01282 445095); English Country Cottages (01328 831155); Welsh Country Cottages (01328 831341); Country Cottages in Scotland (01328 864011); Little Acorns Country Cottages (Kent) 01233 820706.



Eccentrically yours: Luttrell's Tower, a Georgian folly, looks towards Cowes from the Solent

PORTUGAL

ALGARVE IALTO
Golf & Country Club
Within walking distance from the historic village of Alvor, with its white walls and blue-roofed houses, the Algarve IALTO Golf & Country Club offers a superb holiday home. The house is built on a hillside, overlooking the sea and the golf course. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

GREECE

GRECO-ITALIAN
A beautiful holiday home in the heart of the Greek island of Rhodes. The house is built on a hillside, overlooking the sea and the town of Rhodes. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

ITALY

THE ART OF LIVING IN ITALY
A beautiful holiday home in the heart of the Italian island of Sicily. The house is built on a hillside, overlooking the sea and the town of Palermo. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

MALTA & GOZO

EXCLUSIVE
A beautiful holiday home in the heart of the Maltese island of Gozo. The house is built on a hillside, overlooking the sea and the town of Victoria. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

MOROCCO

MARRAKECH
A beautiful holiday home in the heart of the Moroccan city of Marrakech. The house is built on a hillside, overlooking the sea and the town of Marrakech. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

PORTUGAL

ALGARVE
A beautiful holiday home in the heart of the Portuguese island of Algarve. The house is built on a hillside, overlooking the sea and the town of Lagos. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

RUSSIA

ST. PETERSBURG
A beautiful holiday home in the heart of the Russian city of St. Petersburg. The house is built on a hillside, overlooking the sea and the town of St. Petersburg. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

SPAIN

BARCELONA
A beautiful holiday home in the heart of the Spanish city of Barcelona. The house is built on a hillside, overlooking the sea and the town of Barcelona. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

TURKEY

ISTANBUL
A beautiful holiday home in the heart of the Turkish city of Istanbul. The house is built on a hillside, overlooking the sea and the town of Istanbul. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

USA & CANADA

ARIZONA
A beautiful holiday home in the heart of the Arizona state. The house is built on a hillside, overlooking the sea and the town of Phoenix. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

SPECIAL INTEREST

An adventure of a lifetime ...and it's FREE (almost!)
The Hike 100km Away
* 7 day trekking event, March 1998
* From the RED SEA to MOUNT SINAI
* Discover the spectacular Sinai Desert canyons
* Only £195* plus minimum sponsorship
* Flights, food and accommodation included
* Refundable to two finalists
SCOPE
Call now: 0500 575 222

USA & CANADA

NEW ENGLAND
A beautiful holiday home in the heart of the New England state. The house is built on a hillside, overlooking the sea and the town of Boston. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

WINTER SPORTS

THE BEST SKI VALUE IN FRANCE
A beautiful holiday home in the heart of the French Alps. The house is built on a hillside, overlooking the sea and the town of Chamonix. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

JASPER

RED ROCK
A beautiful holiday home in the heart of the Canadian province of Alberta. The house is built on a hillside, overlooking the sea and the town of Banff. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

EQUITY

REAL ESTATE
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

U.K. HOLIDAYS

SHORT BREAKS
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

COUNTRY COTTAGES

DRIVE IRELAND
A beautiful holiday home in the heart of the Irish Republic. The house is built on a hillside, overlooking the sea and the town of Dublin. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

DORSET, HANTS., & I.O.W.

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

OCTOBER SPECIAL

3 NIGHTS FROM £99
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

LAKE DISTRICT

AMAZONIA
A beautiful holiday home in the heart of the Brazilian state of Amazonia. The house is built on a hillside, overlooking the sea and the town of Manaus. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01249 820190.

THE TIMES PRIVATE ADVERTISERS

FROM COTTAGES TO CASTLES...
To advertise in UK Holidays please call 0171 481 4000 or fax 0171 782 7799

U.K. HOLIDAYS

The freedom of Britain & Ireland
The freedom to do what you want, when you want, where you want. The freedom to enjoy the best of Britain and Ireland. Contact: 01282 445777

CORNWALL & DEVON

Secluded Luxury in a Sublime Setting
A beautiful holiday home in the heart of the Cornish coast. The house is built on a hillside, overlooking the sea and the town of St. Ives. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SHORT BREAKS

A superb choice of breaks in over 100 locations across the UK
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

IT'S THE ONLY BROCHURE YOU'LL NEED

£5 LOW DEPOSIT
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

U.K. HOLIDAYS

Short break long memories
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

COUNTRY COTTAGES

DRIVE IRELAND
A beautiful holiday home in the heart of the Irish Republic. The house is built on a hillside, overlooking the sea and the town of Dublin. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

DORSET, HANTS., & I.O.W.

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

OCTOBER SPECIAL

3 NIGHTS FROM £99
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

LAKE DISTRICT

AMAZONIA
A beautiful holiday home in the heart of the Brazilian state of Amazonia. The house is built on a hillside, overlooking the sea and the town of Manaus. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

THE TIMES PRIVATE ADVERTISERS

FROM COTTAGES TO CASTLES...
To advertise in UK Holidays please call 0171 481 4000 or fax 0171 782 7799

ACTIVITY HOLIDAYS

BLAKES Boating
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

CORNWALL & DEVON

Secluded Luxury in a Sublime Setting
A beautiful holiday home in the heart of the Cornish coast. The house is built on a hillside, overlooking the sea and the town of St. Ives. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SHORT BREAKS

A superb choice of breaks in over 100 locations across the UK
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

IT'S THE ONLY BROCHURE YOU'LL NEED

£5 LOW DEPOSIT
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

U.K. HOLIDAYS

Short break long memories
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

COUNTRY COTTAGES

DRIVE IRELAND
A beautiful holiday home in the heart of the Irish Republic. The house is built on a hillside, overlooking the sea and the town of Dublin. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

DORSET, HANTS., & I.O.W.

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

OCTOBER SPECIAL

3 NIGHTS FROM £99
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

LAKE DISTRICT

AMAZONIA
A beautiful holiday home in the heart of the Brazilian state of Amazonia. The house is built on a hillside, overlooking the sea and the town of Manaus. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

THE TIMES PRIVATE ADVERTISERS

FROM COTTAGES TO CASTLES...
To advertise in UK Holidays please call 0171 481 4000 or fax 0171 782 7799

SCOTLAND

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SHROPSHIRE

ABSOLUTELY FABULOUS
A beautiful holiday home in the heart of the Shropshire county. The house is built on a hillside, overlooking the sea and the town of Shrewsbury. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

CHRISTMAS AND NEW YEAR

ACTIVITY
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

WALES

PEMBROKESHIRE
A beautiful holiday home in the heart of the Welsh county of Pembrokeshire. The house is built on a hillside, overlooking the sea and the town of Pwllheli. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

WELSH COUNTRY COTTAGES

AN UNMATCHED choice in the best area of Wales
A beautiful holiday home in the heart of the Welsh county of Pembrokeshire. The house is built on a hillside, overlooking the sea and the town of Pwllheli. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SCOTLAND

COUNTRY COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

DORSET, HANTS., & I.O.W.

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

OCTOBER SPECIAL

3 NIGHTS FROM £99
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

LAKE DISTRICT

AMAZONIA
A beautiful holiday home in the heart of the Brazilian state of Amazonia. The house is built on a hillside, overlooking the sea and the town of Manaus. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

THE TIMES PRIVATE ADVERTISERS

FROM COTTAGES TO CASTLES...
To advertise in UK Holidays please call 0171 481 4000 or fax 0171 782 7799

SCOTLAND

SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SHROPSHIRE

ABSOLUTELY FABULOUS
A beautiful holiday home in the heart of the Shropshire county. The house is built on a hillside, overlooking the sea and the town of Shrewsbury. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

CHRISTMAS AND NEW YEAR

ACTIVITY
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

WALES

PEMBROKESHIRE
A beautiful holiday home in the heart of the Welsh county of Pembrokeshire. The house is built on a hillside, overlooking the sea and the town of Pwllheli. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

WELSH COUNTRY COTTAGES

AN UNMATCHED choice in the best area of Wales
A beautiful holiday home in the heart of the Welsh county of Pembrokeshire. The house is built on a hillside, overlooking the sea and the town of Pwllheli. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

SCOTLAND

COUNTRY COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

DORSET, HANTS., & I.O.W.

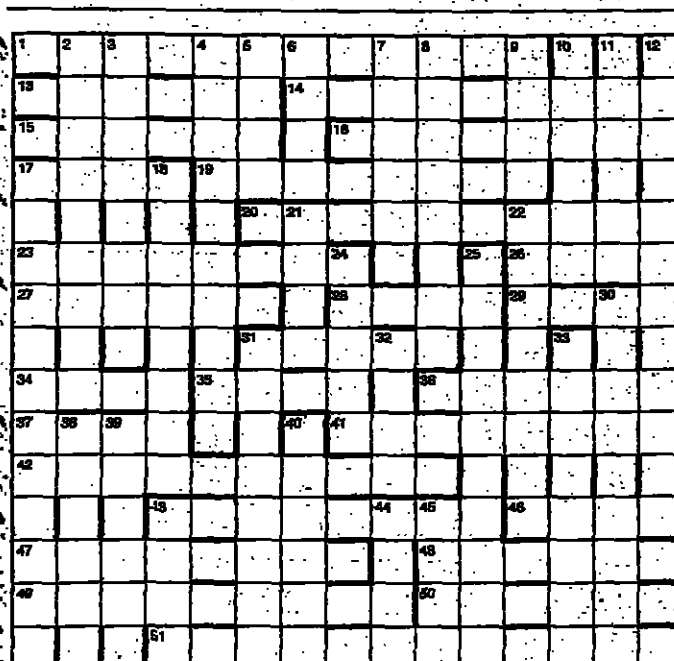
SCOTTISH COTTAGES
A beautiful holiday home in the heart of the Scottish Highlands. The house is built on a hillside, overlooking the sea and the town of Edinburgh. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact: 01282 445777

OCTOBER SPECIAL

3 NIGHTS FROM £99
A beautiful holiday home in the heart of the United Kingdom. The house is built on a hillside, overlooking the sea and the town of London. It has a large swimming pool, a tennis court, and a fully equipped kitchen. The house is ideal for a family holiday or a romantic getaway. Contact:

THE LISTENER CROSSWORD

No 3432: Alibi II by Fenrix



LISTENER CROSSWORD No 3432
in association with Waterstone's

NAME _____
ADDRESS _____

Cut out and send the completed crossword and coupon above to The Listener Crossword No 3432, 63 Green Lane, St Albans, Hertfordshire AL3 6HE, by Thursday, October 30.

W
WATERSTONE'S

The winner will receive a Waterstone's book token worth £75. Five runners-up will each receive a book token worth £10.

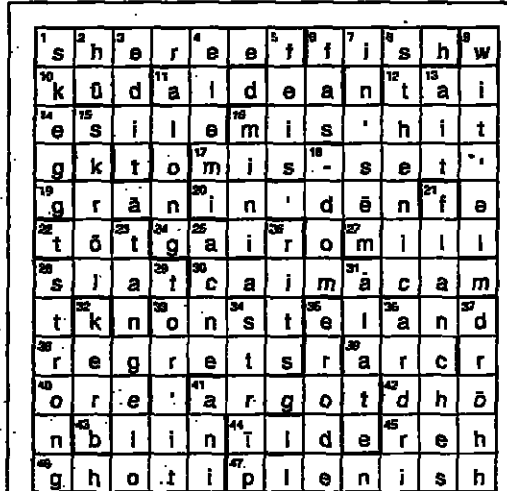
Waterstone's first opened a bookshop in 1982, and now has a branch in virtually every major town and city in the UK and Ireland. Each of its 100-odd branches has at least 50,000 titles in stock and can order any book currently in print in the UK. On-Of-Print Booksearch, 01892 527700. Mailing Service and Signed First Editions, 01225 448596. For your nearest branch of Waterstone's, call 0181-742 3800.

Each clue contains an extraneous word (of two or more syllables), the deletion of which leaves a normal clue to the light. Of this, only the first letter is entered at the number, the remainder at a space which will precisely accommodate it. To provide some guidance, the initial letter of the extraneous word is entered in the fourth space at the number.

- ACROSS
- Of what surrounds viscera permit tripe alone to be cooked (10)
 - 13 Fish-carrier transports fish (That's deep!) (4)
 - 14 Dancer provides a touch of magic during heathen festival (4)
 - 15 Remove everything leaders of unions deem unusable in depression (6)
 - 16 Once you record concerts, cry out (4)
 - 17 Dredgeman stills or becomes one suffering (8)
 - 19 Bumble (7) bee circles lazily languidly wandering (6)
 - 20 Child returns, clutching a fevered temple (4)
 - 23 Strange edit — one that concerns once optimistic spirit (10)
 - 26 Very persistent person bags a parrishan (4)
 - 27 His dutiful "heavy" wrecked school (8)
 - 28 Not in favour of exercising a spirit (4)
 - 29 Willing to edit play (4)
 - 31 Just like the Welsh — and Irish to boot — almost invariably getting badly let in (6)
 - 34 Complex nuclear rearrangement certainly cuts rainy weather in dramatic fashion (12)
 - 35 Old black volume, a handy educational vehicle with leaves half inflated (8)
 - 36 In cathedral cities (some say), starting to "cap" superior muniting sets incomes apart (17)
 - 37 e.g. Irving Berlin's remarkably solitary eminence (9)
 - 41 Draw together and drink a drop of mead in the country (9)
 - 42 It's staggering to consider an assembly of military forces (4)
 - 43 Mushy peas — divine legumes! (4)
 - 46 Pitches seat abandoned after extra time (5)
 - 47 From the sound of it, I'm always here, duck (4)
 - 48 A hazy cut or hacked into wild barley where leaves join stem (12, two words)

- 49 Re-entrant turns criticize theatre and get ready to go (6)
50 That leg-spinner is Reeve's mate — the untidy one (6)
51 Chamber musician staring mad after cipher (8)

- DOWN
- 2 Venetian glass in deceptive, not evidently Italic (9)
 - 3 Spuriously to put "heroic" in with the Spanish for "love" was to raise a question in the debate (12)
 - 4 Burning widows was not quite barbarous enough for Nero (6)
 - 5 French ready to imprison enemy supreme in district (8)
 - 6 Managed to capture blow-pipe, and, I see, container of this acid (8)
 - 7 Coin upvalued 50 per cent precisely — up 100 quinars (6)
 - 8 Variety of domestic nutmeg tree (6)
 - 9 Theatre set scenery for repeat performance (6)
 - 10 In the manner of a dutiful son, said: "Girl friend? Unimaginable!" (8)
 - 11 Henry's involved in korfbal game; he brooked no opposition to his progress (4)
 - 12 Conservative element missing in over-fussy gable decoration (6)
 - 17 In advanced mine Chinese start to excavate yuan-earning mineral, its composition hard to discern (8)
 - 18 With one drawing room undecorated at first, carmine's disfigured centre of hall (10)
 - 21 Do one's neighbours clamour at the Globe? (4)
 - 22 Adviser of the people left associate in charge (4)
 - 24 Shoes too small for Clementine and Ernest — his get tight (6)
 - 25 Chambers indicates "o'erleaps" (6)
 - 30 Sailing vessel approaching conceals landing-stage (4)
 - 31 Having weight round bottom of tail, spaniel misses small antelope (12)
 - 32 Mac's keen on archaeology: here, with a bit of luck, he might find coins (5)
 - 33 Los Angeles area doctor cycles to celebrate independence (8)
 - 38 Poets make undue claims when Muse is refractory (6)
 - 39 Mexican griddle cake — it's up to a hombre to consume a bit (8)
 - 40 Trials of a vice-roy! His Excellency's caught with prima donna in Kuala Lumpur (8)
 - 43 Runder unconscious outlaws mad to return (4)
 - 44 These silicates reacted with zinc to form German Permian layer (9)
 - 45 Perhaps long sermon on breaking of diet rule (10)



Solution and notes for No 3429
Phone Phreaks by BeCo

Theme — phonetics. Solutions were to be entered in lower case, with stress marks and accents (as shown in the Chambers Dictionary, 1993) included for adjusted entries to six-letter answers (10a queued, 16a mishit, 17a misset, 19a graine, 20a indene, 22a taught, 43a though, 44a sited, 19d wheugh, 7d insem, 9d wintol, 15d scrawl, 28d strong, 29d torret, 34d stripe, 37d drich).

"g bernard shaw" (bottom left to top right diagonal, derived from the first letters of Chambers's pronunciation of the redundant words in across clues, i.e. "jör horn rd hō"), proposed the phonetic equivalence of "ghoi" and "fish" from the pronunciation of "gh" in laugh, "o" in women and "ti" in nation. These three words were formed from the extra letters in definitions in the down clues.

The winner is Miss D. Frances Milne of Shepton Mallet, Somerset. The runners up are E.L.A. Pounds of Bath, Avon; Ray Parry-Morris of Maidenhead, Berkshire; the Fortescue family of Cheltenham, Gloucester; A Reid and G. Meredith of London; Roger Hooper of London.

BRIDGE

by Robert Sheehan

THE World Championships, which are held every two years, start in Tunisia on Monday. The Open event is the Bermuda Bowl and the Women's event is the Venice Cup. Each has 16 teams; they play a round-robin tournament for about a week and the top eight teams go on to a knockout phase.

The Bermuda Bowl looks to have one of the strongest entries ever. The two leading USA teams (led by Deutsch and Nickell) have qualified: these teams have dominated the US National events for the past few years. The five European teams include Italy, who have won the last two European Championships, and France, the current holders of the Olympiad title. Brazil and Chinese Taipei also have strong teams, but I think the most likely last four will come from the two USA teams, France, Italy and Poland. Unfortunately there is no British presence — only the first five in the European Championship qualify.

Our hopes are in the Venice Cup. The British women (Sandra Landy and Michele Handley, Liz McGowan and Heather Dhondy, Pat Davies and Nicola Smith) won the 1997 European Championship, in style and look a strong squad. Their non-playing captain is Jimmy Arthur, with David Burn coach. I expect the last four in the event to come from Britain, the two USA teams, Germany, the Netherlands and China. You can read reports of the championships every day in the Bridge Column in Sport.

The Lady Milne Trophy is the women's home international tournament. Heather Dhondy, playing for this year's winners England, found a good defence on the hand shown in the next column.

Dealer South Game all IMPs

♠ 9	♥ K 4 3	♦ Q 10 4	♣ A J 10 8 5
♠ A 6 5 3	♥ 8 2	♦ A K J 8 4	♣ 9 6 2
♠ J	♥	♦	♣

3NT All Pass
Contract: 3NT
Lead: king of diamonds

North's Three Diamonds over West's One Diamond was asking her partner to bid 3NT if she had a spade stopper. Obviously it is a conventional bid, but it has the desirable feature that it uses a bid not required for any other purpose — if the opponents open One Diamond and you have a strong diamond suit, it is best to remain silent.

Dhondy (West) led the king of diamonds on which East played the two, discouraging. Thus it seemed likely that South had the queen of diamonds. The problem was that a heart switch would give the contract, with David Burn coach. I expect the last four in the event to come from Britain, the two USA teams, Germany, the Netherlands and China. You can read reports of the championships every day in the Bridge Column in Sport.

The Lady Milne Trophy is the women's home international tournament. Heather Dhondy, playing for this year's winners England, found a good defence on the hand shown in the next column.

WORDANSWERS

Answers from page 32

ADMASS

(c) That section of the community which is easily influenced by mass methods of publicity and entertainment.

ESRAJ

(b) An Indian musical instrument.

ASTATKI

(b) The waste product of the distillation of Russian petroleum.

FORASTERO

(a) Any of a group of varieties of the cacao tree, *Theobroma cacao*.

CHESS

by Raymond Keene

predecessor as chess correspondent of *The Times*, Harry Lombek, was often described as world champion of chess writ and his lucid style of chess writing has enthralled many enthusiasts to understand enjoy grandmaster games. In past year two of his classics, the 1920s, have been reissued. re is a game (from the book on 1) which won the brilliant prize New York in 1924. The notes are ed on those by Golombek.

White: Reti. Black: Bogolyubov

Opening

N3 d5 2 c4 e6

g3 Nf6 4 Bg2 Bb6

idea behind this move is to

0-0 0-0 e3 Re6

k continues with the plan of

ing through ... e5. The draw-

k is it will weaken him on the

1 squares in the centre.

Bb2 Nbd7 8 d4

strong move. For the moment,

ck's aim of ... e5 is prevented on

unt of 8 ... e5 9 c5 e4 10 cxd6

11 dxc7 winning a pawn.

c6 9 Nbd2 Ne4

ugh this leads to a number of

anges, it by no means relieves

pressure on the black position.

Nxe4 dxe4 11 Ne5. 15

only way to save the e-pawn,

now the path is open for White

near the central files and profit

in his superior development.

13 exf3 13 Bxf3 Qc7

14 Bxd7 Bxd7 15 e4

25 Bb8 Black resigns

Mate in a few moves cannot be

averted.

Richard Reti's Best Games (Batsford,

1939). There has been some sloppy

proof reading of the book, which should

be corrected as soon as possible. On the

front cover, for example, Golombek's

name is given as "Golmbek".

WINNING MOVE

By Raymond Keene

Chess Correspondent

ck to play. This position is

her, France 1997.

the danger signal here: for

ic is that his king has no

yes. Can you spot Black's swift

ical finish?

the first correct answer drawn.

Thursday will win a year's

scription to the *Staunton*

lety.

he answer will be published

1 Saturday.

1 week's winner: S W Hockey,

mouth, Devon.

Threatening to gain further ground by e5 and then to break through, after due preparation by d5. Black is "now faced with the difficult choice as to whether he is going to try to hold the position as it stands, or strive for equality by exchanging centre pawns."

15 ... e5

Bogolyubov plunges for the latter

alternative. Golombek, suggests

that after 15 ... Bb8 16 Qd3 Rxd8 17

d5 lines are opened decisively in

White's favour. However, Nunn

queries this, suggesting that Black

can gain a satisfactory position

after 17 d5 by exchanging repeat-

edly on d5 and that a better plan for

White would be to stick to the plan

of e5.

16 c5 Bf8 17 Qe2 exd4

18 exd5 Rxd8 19 Bf5

A fine move that fastens on to

Black's weak point on f7 and looks

forward to the final combination...

19 ... Re5 20 Bxd4 Rxd5

21 Rxd5 Bxd5 22 Qxd5 Rxd4.

Black has maintained material

equality and even reached a posi-

tion of opposite coloured bishops,

but now the weakness on f7 makes

itself felt.

23 Rf1 Rf8

23 ... Qe7 allows a pretty finish by

24 Bf7+ Kh8 25 Bxf7 Qf6 26 Qc8.

24 Bf7+ Kh8

25 Bxf7 Kh8

26 Bb8 Black resigns

Mate in a few moves cannot be

averted.

Richard Reti's Best Games (Batsford,

1939). There has been some sloppy

proof reading of the book, which should

be corrected as soon as possible. On the

front cover, for example, Golombek's

name is given as "Golmbek".

15 ... e5

16 c5 Bf8 17 Qe2 exd4

18 exd5 Rxd8 19 Bf5

19 ... Re5 20 Bxd4 Rxd5

21 Rxd5 Bxd5 22 Qxd5 Rxd4.

23 Rf1 Rf8

23 ... Qe7 allows a pretty finish by

24 Bf7+ Kh8 25 Bxf7 Qf6 26 Qc8.

IN THE GAMES industry nothing is sacred and the late 1990s are turning out to be the era of the speculative takeover. A series of business blunders can easily transform a hugely bankable name into bait for bigger fish, such as poor Microprose.

Six or seven years ago Microprose seemed to be the name behind every other PC title we purchased. Sid Meier's *Civilization* and *Railroad Tycoon* were two of its most lucrative classics. It seemed a safe bet that Microprose was destined to dominate and even become the Microsoft of the PC games market.

Stuart Disney, editor of the industry's weekly trade bible *CTW*, said: "Microprose was huge. It was a very successful simulations company with sophisticated software for the PC, like flight and tank sims, but these guys took their eye off the ball. They tried to get into the original Sega/Nintendo video games boom but didn't do it well and lost money. They also made a loss-making move into arcades with an F15 game which they tried to turn into a coin op. They were virtually bankrupt when they merged with a company called Spectrum Holobyte. They gingerly



Microprose: after some bad decisions, not as solid as we thought

got out of consoles and back to basics with the Microprose brand and simulations."

At the start of this year it looked as if Microprose was about to bounce back. Several years of multimillion-dollar trading deficits were turned around and the company finally turned a profit again — of £5 million. Two sequels.

Civilization II and *Formula 1 Grand Prix II*, performed magnificently, breathing life back into the battered bank balance. Disney said: "I think they realised that they just weren't a major player any more and there wasn't much left in the locker. They had had some success but really the cupboard was a bit bare."

LATEST SOFTWARE

YOU would have liked the sunshine holiday resort I have been building this week. The hotels are top-notch, the facilities second to none, the airport a triumph of cement and steel. Then the competition started playing dirty.

First they put the wind up my guests by planting rats in my lobbies. Then they sabotaged my airport runways by making them slippery, requiring an epic public relations exercise in a desperate effort to appease my punters. I did get my own back, although it cost me £800,000: I bombed their airport.

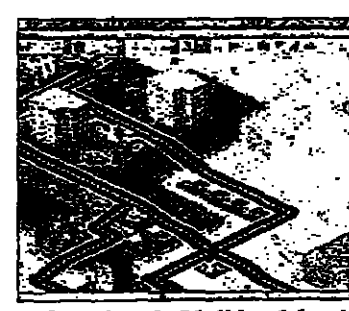
In *Holiday Island* you design and build your own vacation resorts — the air and sea ports, hotels, supermarkets, car-hire outlets, casinos and so on — and must run the entire venture at a healthy profit. You can play solo, without the competition snapping at your heels, or take on up to seven other computer competitors.

As well as open-ended games, there are about a dozen scenarios to be tackled, although some could do with more exciting briefs than the generic "see how much you can make in the tin" style.

The graphics are clear, although some screens, like individual performance breakdowns, scream out to be called up with a single key-stroke. The PC CD-Rom game is efficient but arid and needs some humorous touches, perhaps the odd British tourist doing a moony or a German nabbing a place at the pool.

Verdict: 8 out of 10. See you on the beach. £34.99.

DO not purchase *Buboy 3D* even if it is the last game on the shelf the night before Christmas and you are



Life's a beach: *Holiday Island*

desperate to find a present. Telstar Electronic Studios' *PlayStation* game is a miserable platformer that fails to engage player or spectator.

Buboy is a nauseating name, yet it suits this character perfectly. He is a skinny bobcat who bounces along with all the grace of a lead balloon, picking up bonuses and generally jumping around to complete the 18 levels. It is a game for one or two human players.

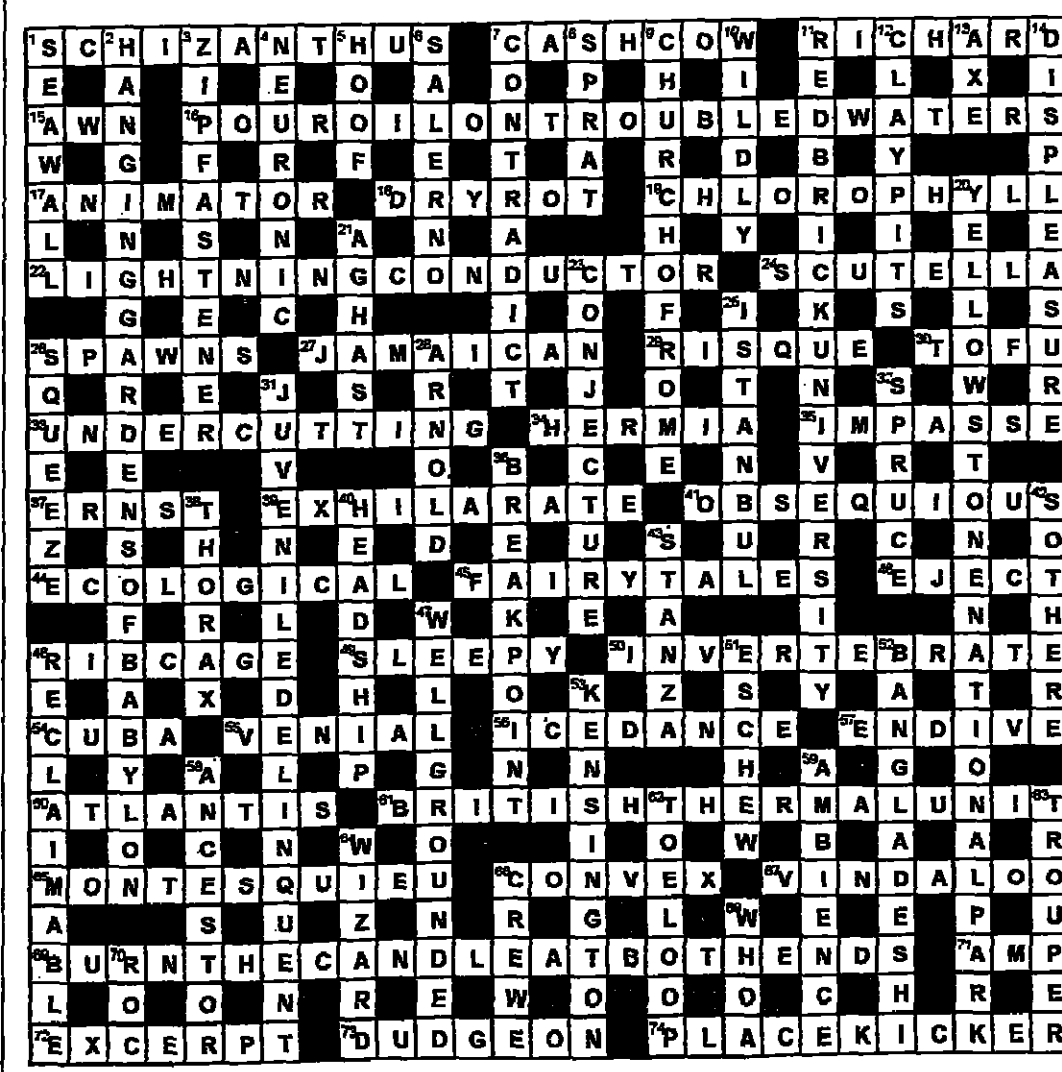
Navigating the little blighter is an awkward and uncomfortable experience. The settings rotate through 360 degrees, a trick that worked sublimely well in another PlayStation title, *Spider*, but fails miserably here, where it becomes yet another jarring irritation.

The game is billed as 3D, yet the colours, resolution and flair of the graphics pale into insignificance and barely make it to one-and-a-half D.

You would get better service from this disc by stringing it along with glittering milk-bottle tops to scare birds in the garden rather than loading it into your console.

Verdict: 2 out of 10. *Buboy* — crazy name, dismal game. £34.99.

SOLUTION TO JUMBO 130



The winner of an Alfred Dunhill AD2000, worth £105, is M Whitaker, of Street, Somerset

MODERN MANNERS

by John Morgan

Q My daughter Dr Sarah Martin was married last week to Mr Martin Vines. How should they now be formally addressed? Are they Mr and Mrs M. Vines, Mr M. and Dr Vines or Mr M. and Dr S. Vines? Is Sarah now Dr S. Vines or should she simply keep Dr S. Martin for business? And what happens should her husband finish his PhD and become Dr M. Vines?

A Socially, they are correctly addressed as Mr and Mrs Martin Vines, but some modern female doctors are unhappy with this arrangement. In this case your son-in-law and daughter could style themselves as Mr Martin and Dr Sarah Vines. Professionally, your daughter should call herself either Dr Sarah Vines or Dr Sarah Martin. As far as the PhD is concerned, your protagonists could either be Dr and Mrs Martin Vines or possibly Dr Martin and Dr Sarah Vines.

Q Sitting at the wheel of one's car, you can say "thank you" by raising your hand with open palm. If you suffer from road rage, you could raise a clenched fist (or another gesture), but with which gesture can you say "sorry"?

— David Wickham, Somerset

A Expressions of apology are on our roads, but for polite drivers here is a suitable semaphore. Raise your hand, much in the same way as for the "thank you" sign, but with the hand held back from the wrist. At the same time conspicuously mime the word "sorry". Do this and the road rage of others should melt before your eyes.

Q I have to give my first best man's speech. The groom is one of my closest friends and I do not want to mock it up. I am not sure how to go about it and very nervous at the prospect. Could you give me some advice?

— C. Clarke, Bath

A Winston Churchill said that "the head cannot take in more than the seat can endure", sensible advice that will guide you on the length of time that you speak. I would caution you against making it in any way snappy: such a technique normally embarrasses more than it entertains. However, I would encourage you to be as amusing as possible. I once attended a wedding at which the entire best man's speech was conducted in rhyme, much to the delight of all present.

Q How can I stop my daily addressing me by my Christian name?

— Name and address withheld

A When leaving her notes with domestic instructions such as: "Please dust tops of pelmets" or

"Kindly change sheets in spare bedroom", conspicuously sign these messages with your full names, i.e. Jane Smith. This polite little ruse has been found to work time after time.

Q I have long been fascinated by the idiosyncrasies of the English language, and the intricacies of its correct usage. But one thing has always puzzled me. Why is it "common" to say pardon and serviette?

— Mrs Victoria Stubbs, Leicester

A A very old peeress once told me that reservations about the words "pardon" and "serviette" go back to anti-French feelings at the time of the Napoleonic Wars, when it was deemed unpatriotic to use words of obviously French origin. This seems a very valid explanation, and, as they say, "plus ça change".

Q I am PA to the managing director of a leading City firm. We offer a great deal of corporate entertainment and I make an enormous effort to do things properly. To this end I find myself in conflict with my caterer, who insists when serving a lunch party, that she begins with the guest of honour sitting on the host's right and then moves in an anti-clockwise direction, serving all the guests first then ending with

the host. Surely she is wrong?

— Name and address withheld

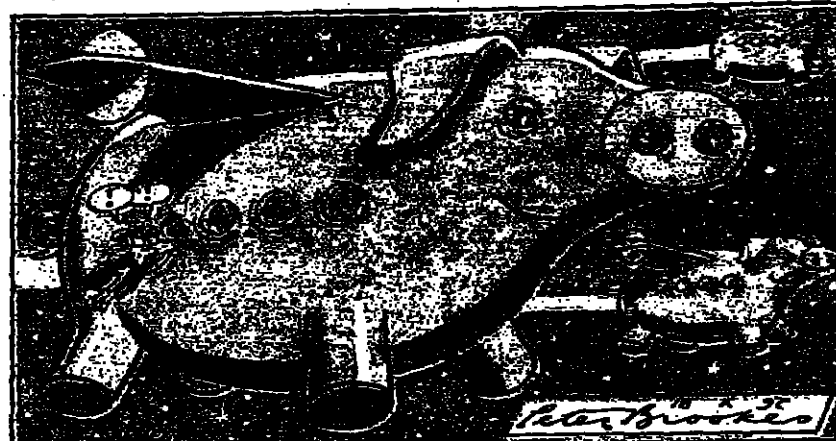
A You are quite correct. Whether using the "silver" or the more distinguished "butler" service, it is correct to first serve the guest of honour (who always takes the right hand of the host), then the host, and then everybody else in a clockwise direction. This is for two reasons: firstly, it means that if there is anything wrong with the food, the host can do something about it before everyone else is served, and secondly, it allows those at the top of the table to begin eating. The method your caterer describes is widely used in hotels, restaurants and the catering trade, but is not appropriate at a formal private dinner or lunch.

Q I know with postcards it is not customary to write "Dear So and So" at the top of the message, but what is the form with the correspondence card?

— Lucinda Maydon, Chieveley, Berkshire

A Correspondence cards retain the same conventions as postcards. Due to lack of space, written frills are kept to a minimum. The only way that postcard style varies from that of the correspondence card is that the latter is always sent in an envelope.

— John Morgan is associate editor of CO. Send your queries to Morgan's Modern Manners, The Times, Weekend, 1 Pennington Street, London E9 9XN.

DAN BLAIR
PILOT FOR THE FORESEEABLE FUTURE

WORD-WATCHING

ADMAS
a. RC mass in the vernacular
b. A critical mass
c. The uncritical masses

ESRAJ
a. A Persian verse form
b. A stringed instrument
c. Rule in India by Portuguese

ASTATKI
a. A gangster boss
b. Waste fuel
c. A wolf-hunter

FORASTERO
a. A cocoa tree
b. A lumberjack
c. Ribbon pasta

Answers on page 31

TWO BRAINS

Question 1:
1 to 5 inclusive are allocated at random to colours brown, grey, red, white and yellow, represented by their initials. The numbers refer to the number totals in the rows and columns. What are the values for each colour?

B	B	G	Y	W	14
W	G	Y	W	B	16
Y	G	B	W	Y	17
Y	R	B	B	G	14
R	R	W	W	B	11
14	15	15	14	14	

Question 2:
Which of these words are bogus? Abaks, Cruve, Emf, Naupli, Plongs, Woktu.

R.L.K.

Answers on page 31.

CROSS WORDS

by Brian Greer

CURRENTLY, the compiling team for the daily cryptic puzzles consists of eight regulars (including myself) contributing from one to four puzzles a month, and seven others who contribute roughly one a month. Crossword compilers are noted for their longevity and for their retention of mental sharpness. As a result, openings for new contributors occur very infrequently.

On the other hand, there is a large group of would-be Times Crossword compilers, and I receive two or three packages each week, often containing a sizeable bundle of crosswords. The ambition of these aspirants is understandable (I had it myself 23 years ago), but usually unrealistic.

Most compilers learn the art by a process of induction. By regularly solving crosswords, they discern the patterns and conventions of clue construction.

Unfortunately, many of those who send me their efforts have failed to be sufficiently discerning. The common basic flaws that immediately trigger rejection are badly constructed diagrams with insufficient checking (my recommendation is to do what I did all those years ago and use grids from *The Times*), anagrams without indicators, a plethora of anagrams (careful analysis would have revealed that we do not exceed five complete anagrams in any crossword), superfluous words

in clues, and clues that do not make sense. Learning by doing, and by carefully analysing style and conventions, can be supplemented by studying books on the subject.

I recommend Don Manley's *Chambers Crossword Manual*, which has influenced me a lot. The other strong piece of advice is to gain some experience with local or specialised crosswords before approaching *The Times* or crosswords in any of the national newspapers.

Breaking into the circle is difficult. For those who did not get it, the answer to the clue I cited last week (*Make over the seals*) is DON JUAN IN HELL, a clue from an American compiler showing that definition clues do not have to be uninteresting. Michael Rich will be guesting in next Saturday's column to talk about the Listener puzzle. I will be celebrating my birthday in America that day, on which the more observant of you may spot an oblique reference to my age.

• Brian Greer is Crossword Editor of *The Times*

PICTURE LINE



READERS are invited to suggest what Stephen Fry, pictured right as Oscar Wilde, might be saying.

This picture, recently printed in *The Times*, will appear again next week with an entry chosen from those submitted.

Send "speech bubble" suggestions on a postcard with your name and address to Picture Line, Weekend, *The Times*, 1 Pennington Street, E9 9XN.

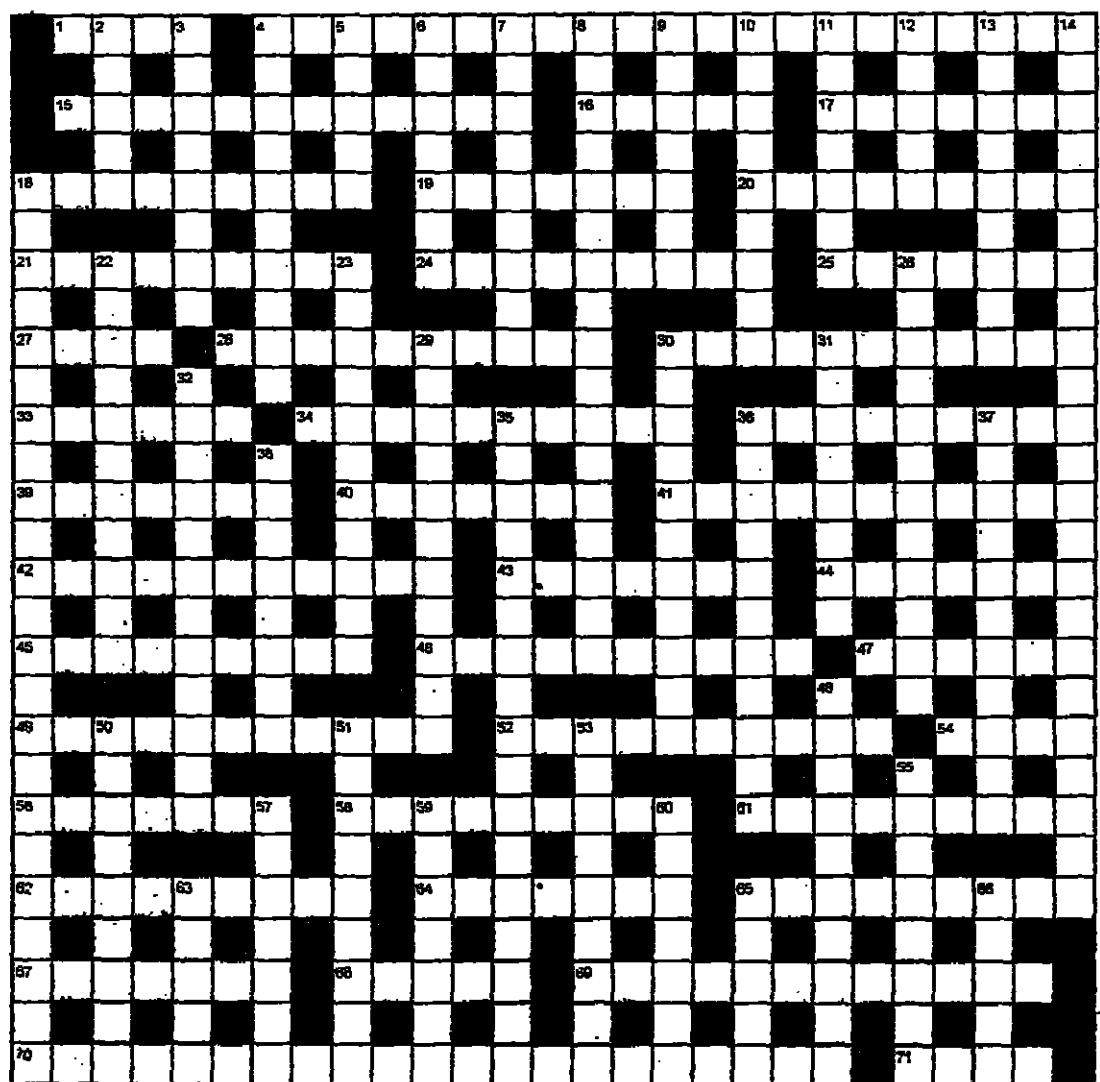
The Editor's decision is final. The closing date for entries is Wednesday, October 22.

Last week's winning caption, left, was submitted by Major-General P.A.C. Baldwin of Gerrards Cross, Bucks.



JUMBO CROSSWORD 132

The prize for the first correct solution to be opened will be an Alfred Dunhill AD2000, worth £105, the world's first interchangeable, capless rollerball/ballpoint pen. Streamlined and made from silver-plated black resin, it has perfect writing balance. Entries should be sent to: Jumbo Crossword 132, *The Times*, 1 Pennington Street, London E9 9XN to arrive by Monday October 27. The name of the winner will be published in Weekend on Saturday, November 1

ALFRED DUNHILL
LONDON

ACROSS

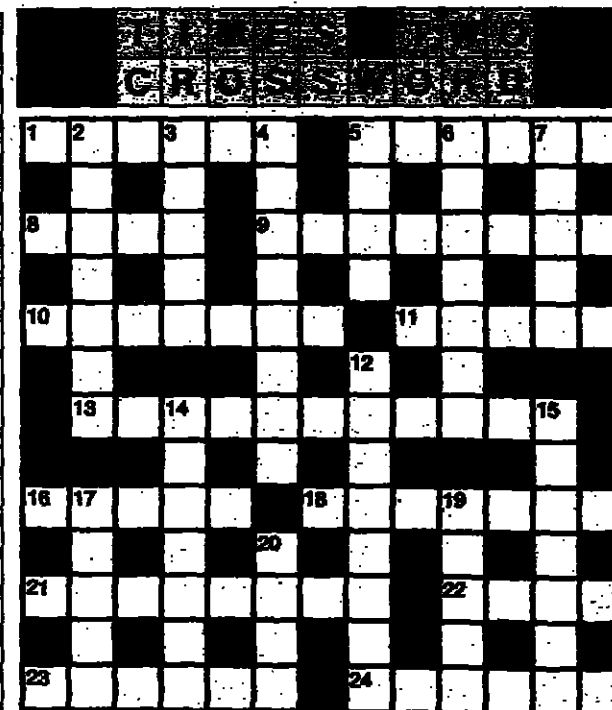
- Failing to dislodge leader in recess? (4)
- Recalling troops as a psychological ploy? (8,13)
- Drink that's a mixture of rare malt and wine (7,5)
- Man is entering scientific area from the back (5)
- A difficult situation, containing one animal disease (7)
- Constituent part of NT kingdom? (9)
- Weapon displayed by revolutionary in China? (7)
- Distance covered going round outskirts of Dartford — could be forty or more (6,3)
- One of us encountering Martian moving near light? (9)
- One who takes pass given to reader (9)
- Dust on board expresses glides about (7)
- Chances too much of drug and size, gutted (4)
- A means of defending certain Roman vessel? (7,3)
- Port side of ketch finally destroyed — by this? (4-7)
- Having formation of choppers hovering prominently in display? (6)
- Communist's head may be served fish (3,7)
- Time in dancing the samba is a hot sweaty experience (5-4)
- A leader of men brought in to direct good? (7)
- Show fish by the harbour? (7)
- British soldiers and sailors coming round own port (1,1)
- Cut selected link — forged alloy? (7)
- More keen to get endless money, right? (7)
- Shoot leader of advocates abandoning court case about killing? (7)
- Servants scrambling in mad dash (11)
- Recall in particular if footballing body formed association (10)
- Comment about one of the gospels (6)
- Test components used by express? Tests to breaking point (11)
- Admitted one's nude frolics, making stony suggestions (10)
- I'm in American city — South American city (4)
- Musical section associated with barber-shop? (4-3)
- The work of Penelope in not making a choice? (6)
- "It's a stomach complaint," said Pepsy unhelpfully (9)
- River man seen around in lake and river area (6)
- They institute the changes announced by the Church (7)
- Blunder attending meeting in America? It produces a buzz (6-3)
- Instrument dial's usual shape in a car, possibly (7)
- Successor has little time at first for these people (5)
- Drink from gourd beside house (6,6)

70 Man's providing volume — one of Shakespeare's quotations (6,4,2,2,6)

71 Henry remains in a stew (4)

DOWN

- Former pair seen around exotic city (5)
- Vision certainly enthralled a number? On the contrary (8)
- Some Italian polenta in a stew (10)
- Clumsy Russian writer, we hear (5)
- Carry tailless rodents as a fetish (7)
- Complaint caused by greed — not at first completely upset (9)
- Play up to reprobate disgracefully, having to rearrange debts (3,5,2,3,4)
- Look into bug that's going round capital of Portugal (7)
- All the staining is well done (4,5)
- Stays on the edges (7)
- Teaching about Northern uprising? Join the course (5)
- Wrecked sea-plane found around end of broad marine walk (9)
- Song celebrating women's masculinity? (5,2,7,4,1,4)
- Wellington changing sides? The opposition is now dominant (3,4,2,2,3,5,4)
- Once aboard, I repaired the transmitter (6,6)
- Good, say, to encourage the tabloids? (6,5)
- Unruly skins marched, having avoided work (12)
- They're most of all found among Europeans? Yes and no (11)
- Encourage soldiers to form emergency service (4,7)
- Historical period among most recent ones (8)
- Air circulating in a small room? (7,5)
- A way of handling stacks of crates? (3,7,7)
- Was leading force in deep sea hard to manoeuvre? (11)
- Notice changes about 75% of Irish contestants (11)
- Councillor, having one's support, is more brisk (8)
- I fail to be upset, surrounded by nuisances and prophets of gloom (10)
- Do the job of hitmen, i.e. tall men suspiciously (9)
- Overwhelms one sister's boyfriend, interrupting (9)
- The sound of wings? (6,3)
- Victorian inventor to promote item for front door (4-4)
- Skinned peach stuffed into appropriate kind of food (3-4)
- Normal planer? Not quite — it's one newly prominent (7)
- Secret police work at, for example, holding leader of spies up (7)
- Wicked individuals beheld for wicked acts (5)
- Teller appliance a bit short? It's not the genuine article (5)
- Support bishop maintaining status quo? (5)



No 1228

ACROSS

- Team (6)
- Eastern temple; Chinese (6)
- D'Urville/Durbeyfield (4)
- Massive traffic jam (8)
- Swinging decade (7)
- Goatlike team (5)
- Avoiding painfully direct words (11)
- Notch; grievance (to settle) (5)
- Antarctic bird (7)
- Wake-up call (8)
- Welsh symbol; sounds like disclosure (4)
- Safe haven (6)
- Conspicuous gesture (6)

DOWN

- Straightest path (7)
- Knock over; surprise result (5)
- Poor verses (8)
- Disapprovingly proper (4)
- Brave, chivalrous (7)
- Diversionsary item (5)
- Recognisable portrait (8)
- Henry — Dido and Aeneas composer (7)
- Fabulous beast; wild idea (7)
- Mate its object (5)
- Soviet prison-camp system (5)
- Third WW2 field marshal (4)

SOLUTION TO NO 1227

ACROSS: 1 Mumbo jumbo 7 Release 8 Lined 10 Cardiff 11 Doffs 12 Reduce 15 Insure 17 On cue 18 Audible 21 Shift 22 Blubber 23 Ne'er-do-well

DOWN: 1 Molar 2 Miami 3 One-off 4 Unladen 5 Benefit 6 Precarious 9 Disappears 13 Deceive 14 Creator 16 Bamboo 19 Deuce 20 Babal

THE TIMES BOOKSHOP

CROSSWORD ENTHUSIASTS — SPECIAL OFFER:
The Times Jumbo Crossword Book is available to Times readers for just £4 (RSP £4.99) while supplies last from The Times Bookshop. Compilation volumes of *The Times Two Crosswords* (Book 6 — £2.99), *The Times Crosswords Volume 11* (22 (13 — £2.99 each) and *Times Computer Crosswords* on disk may also be ordered, with free delivery, along with any other books from The Times Bookshop.
To order simply call 0900 134 459 for credit card orders or for further details. If paying by cheque (P.O.) please make payable to News Books Crosswords and send to: The Times Bookshop, PO Box 145, Palmolive, TR1 2YX. Delivery is in 10-14 days and subject to availability.

Brown tries
to calm
market
EMU fears